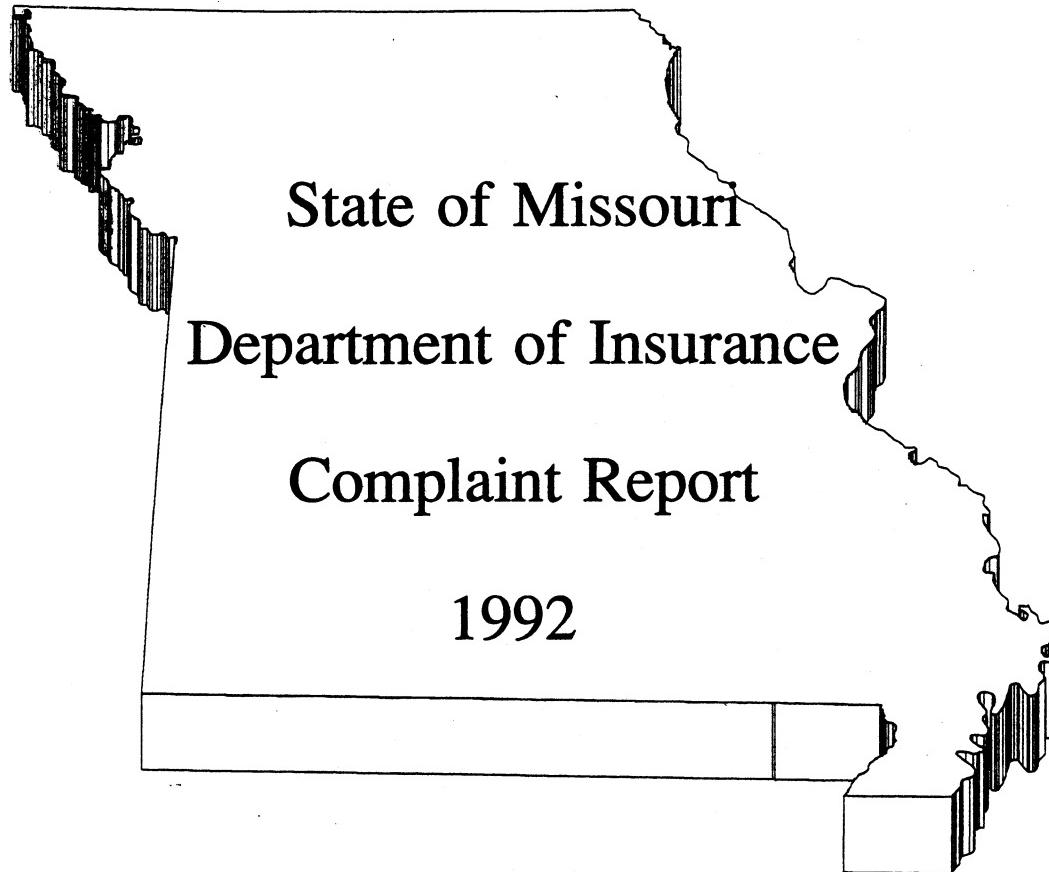


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State of Missouri  
Department of Insurance  
Complaint Report

1992

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STATISTICS SECTION  
December 1993

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State of Missouri  
Department of Insurance  
Complaint Report  
1992

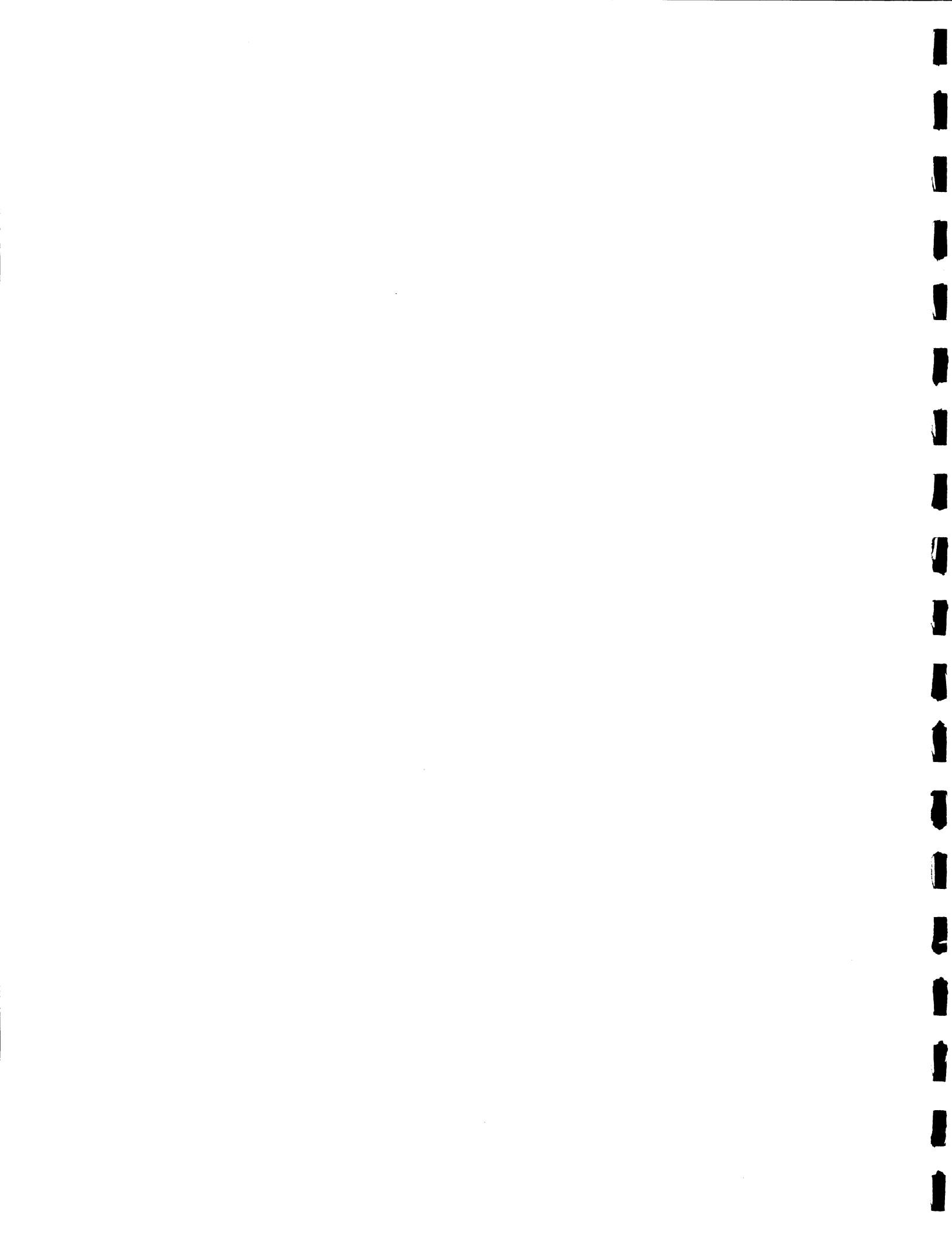
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STATISTICS SECTION  
December 1993

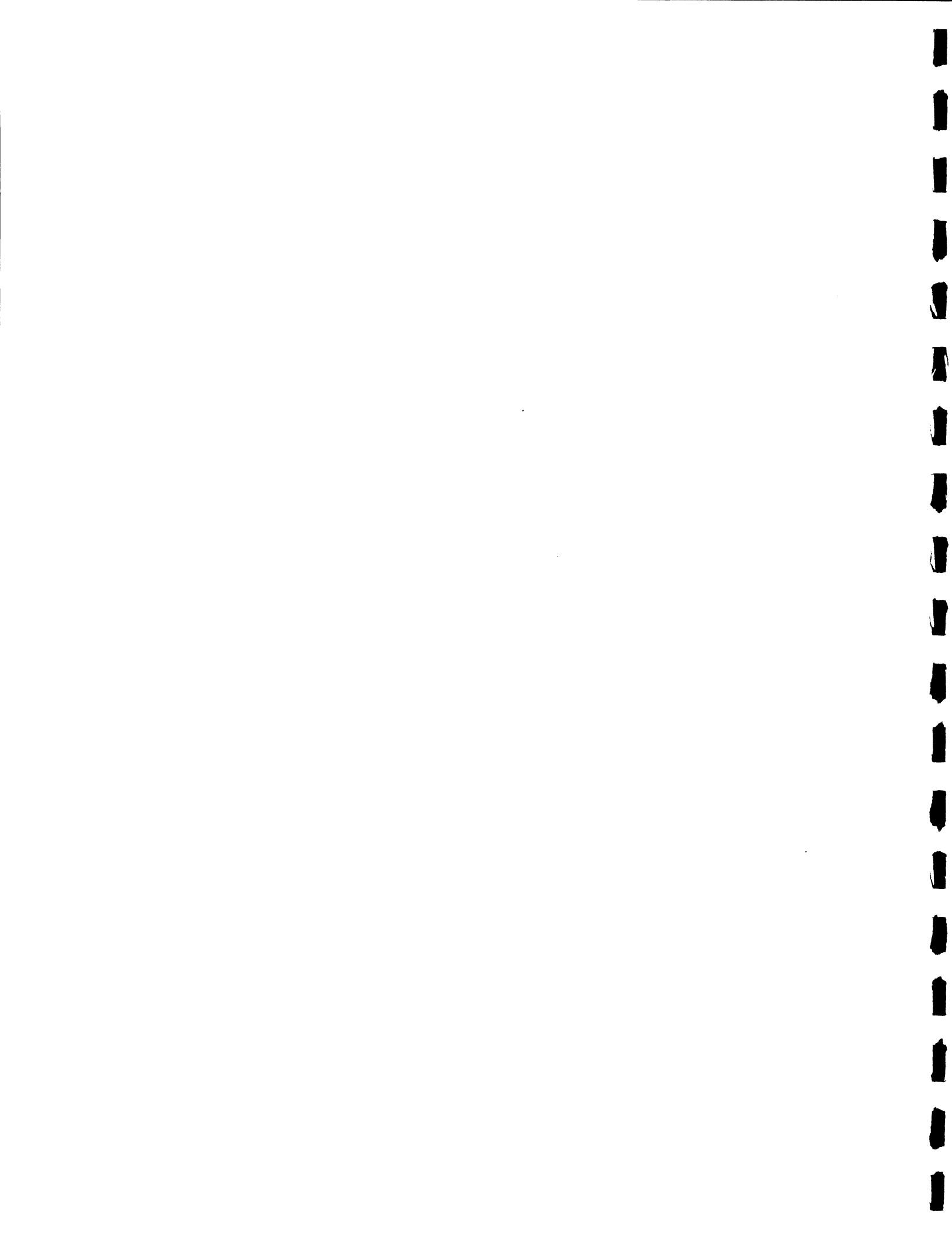
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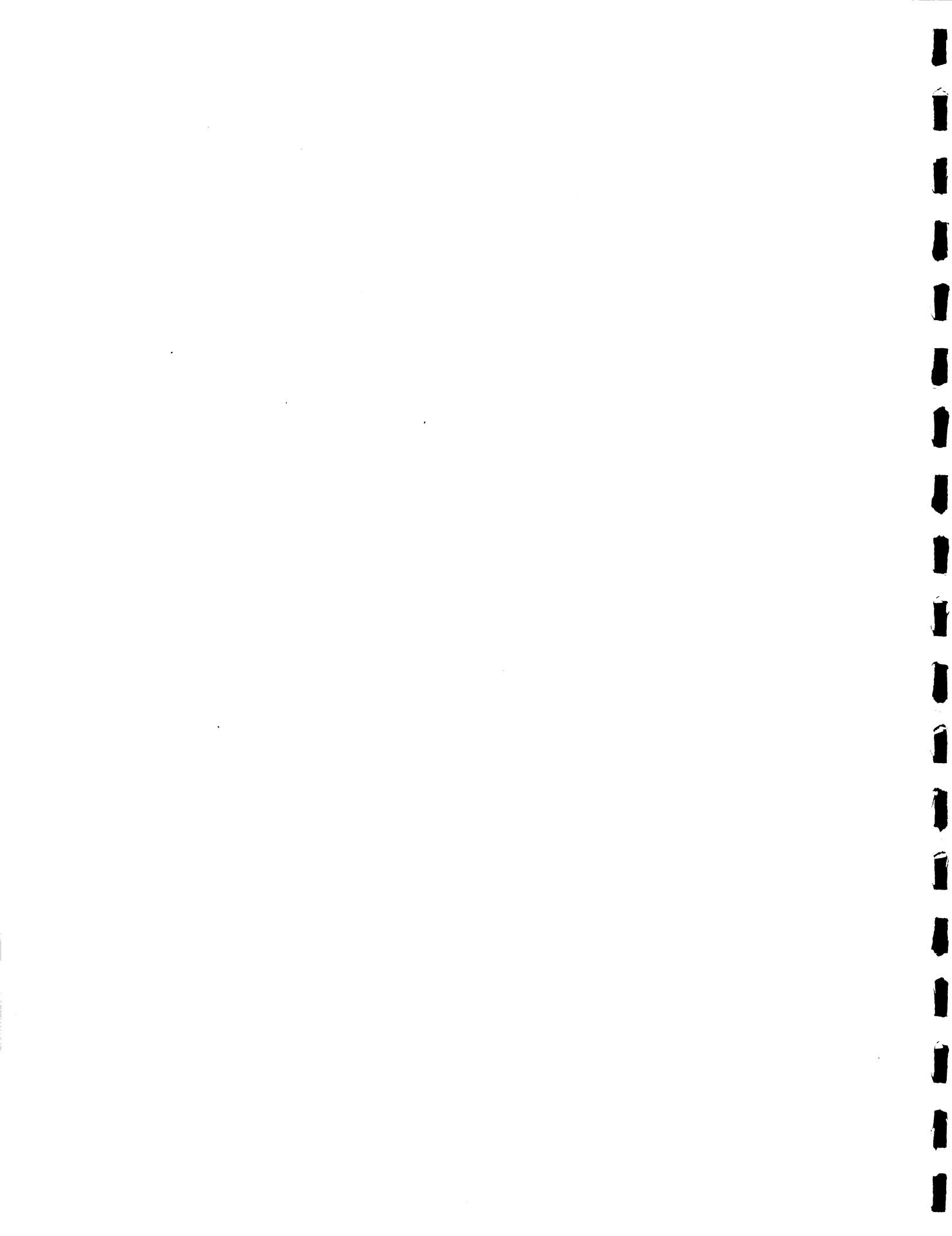


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## **Complaints by Type of Business**



MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

BY LINE OF BUSINESS

----- INSURANCE TYPE=ALL ACCIDENT AND HEALTH -----

LINE OF BUSINESS	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
GROUP ACCIDENT AND HEALTH	1417	1207	1080	-14.82	-10.52
CREDIT ACCIDENT AND HEALTH	21	36	28	71.43	-22.22
INDIVIDUAL ACCIDENT AND HEALTH	1289	1045	954	-18.93	-8.71
(ASH) ACCIDENT ONLY	16	33	23	106.25	-30.30
TOTAL	2743	2321	2085		

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

BY LINE OF BUSINESS

----- INSURANCE TYPE=PROPERTY & CASUALTY, EXCL. A&H -----

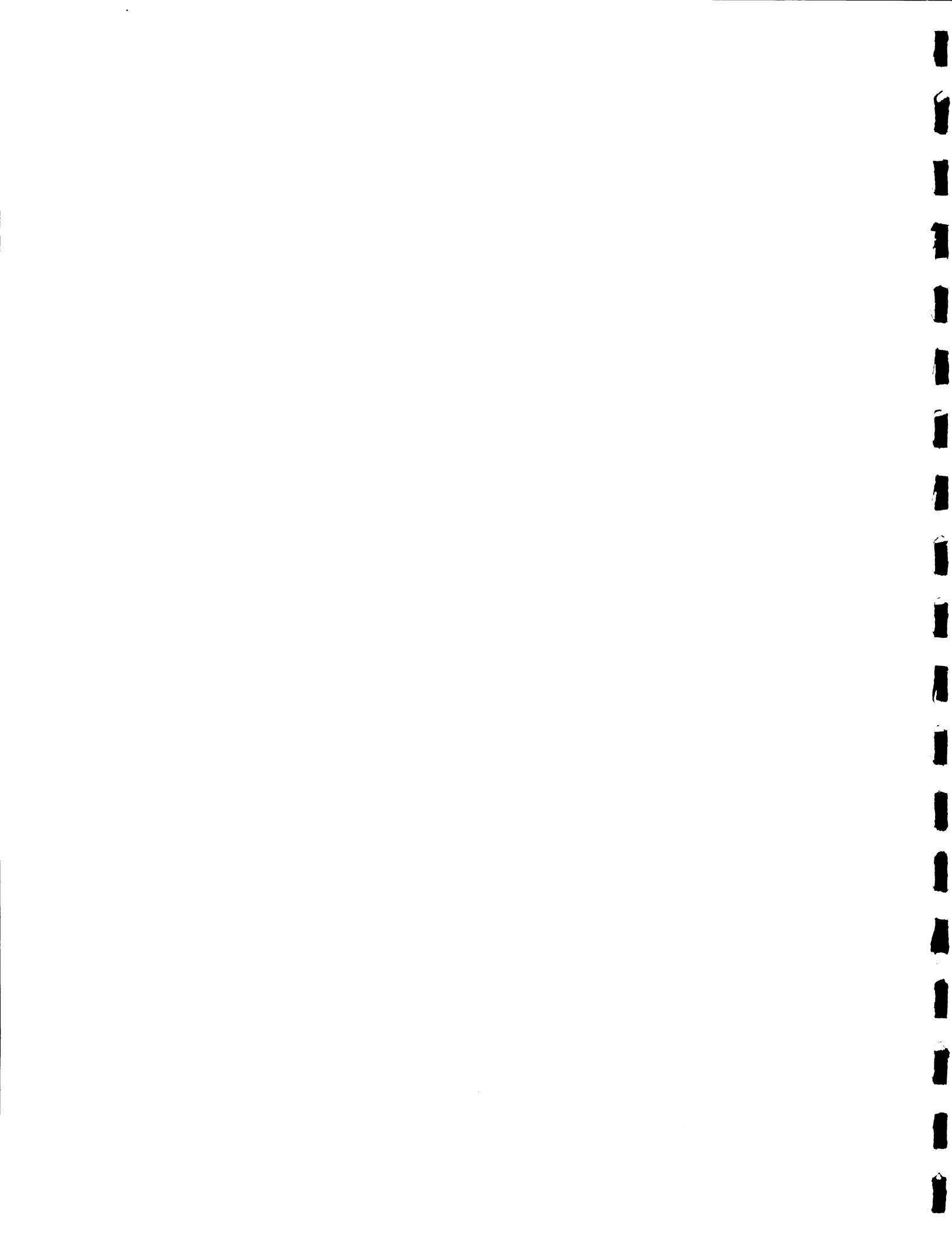
LINE OF BUSINESS	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
FIRE AND ALLIED LINES-PERSONAL	14	8	6	-42.86	-25.00
FIRE AND ALLIED LINES-COMMERCIAL	4	5	11	25.00	120.00
FARMOWNERS AND RANCHOWNERS MULTI-PERIL	21	14	30	-33.33	114.29
HOMEOWNERS MULTI-PERIL	503	572	459	13.72	-19.76
COMMERCIAL MULTI-PERIL	130	117	111	-10.00	-5.13
MOBILE HOMEOWNERS MULTI-PERIL	23	26	22	13.04	-15.38
TENANT HOMEOWNERS	8	24	12	200.00	-50.00
BUILDERS RISK	2	2	3	0.00	50.00
HOMEOWNERS WARRANTY CONTRACT	1	0	0	-100.00	.
CONDOMINIUM	3	5	4	66.67	-20.00
OCEAN MARINE	6	9	4	50.00	-55.56
INLAND MARINE	20	27	24	35.00	-11.11
MEDICAL MALPRACTICE	2	1	3	-50.00	200.00
EARTHQUAKE	2	0	0	-100.00	.
WORKERS COMPENSATION	108	101	116	-6.48	14.85
GENERAL LIABILITY	13	24	21	84.62	-12.50
PROFESSIONAL LIABILITY	6	6	5	0.00	-16.67
PRODUCTS LIABILITY	0	1	3	.	200.00
PRIVATE PASSENGER AUTOMOBILE	1545	1538	1458	-0.45	-5.20
MOTORCYCLE	6	12	3	100.00	-75.00
VEHICLE SERVICE CONTRACT	10	11	5	10.00	-54.55
COMMERCIAL AUTOMOBILE	57	66	46	15.79	-30.30
AIRCRAFT	4	1	1	-75.00	0.00
FIDELITY	1	1	2	0.00	100.00
SURETY	5	8	5	60.00	-37.50
BOILER AND MACHINERY	0	2	2	.	0.00
FLOOD	1	1	2	0.00	100.00
EXCESS	1	0	0	-100.00	.
CROP AND HAIL	1	0	1	-100.00	.
<b>TOTAL</b>	<b>2497</b>	<b>2582</b>	<b>2359</b>		

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

BY LINE OF BUSINESS

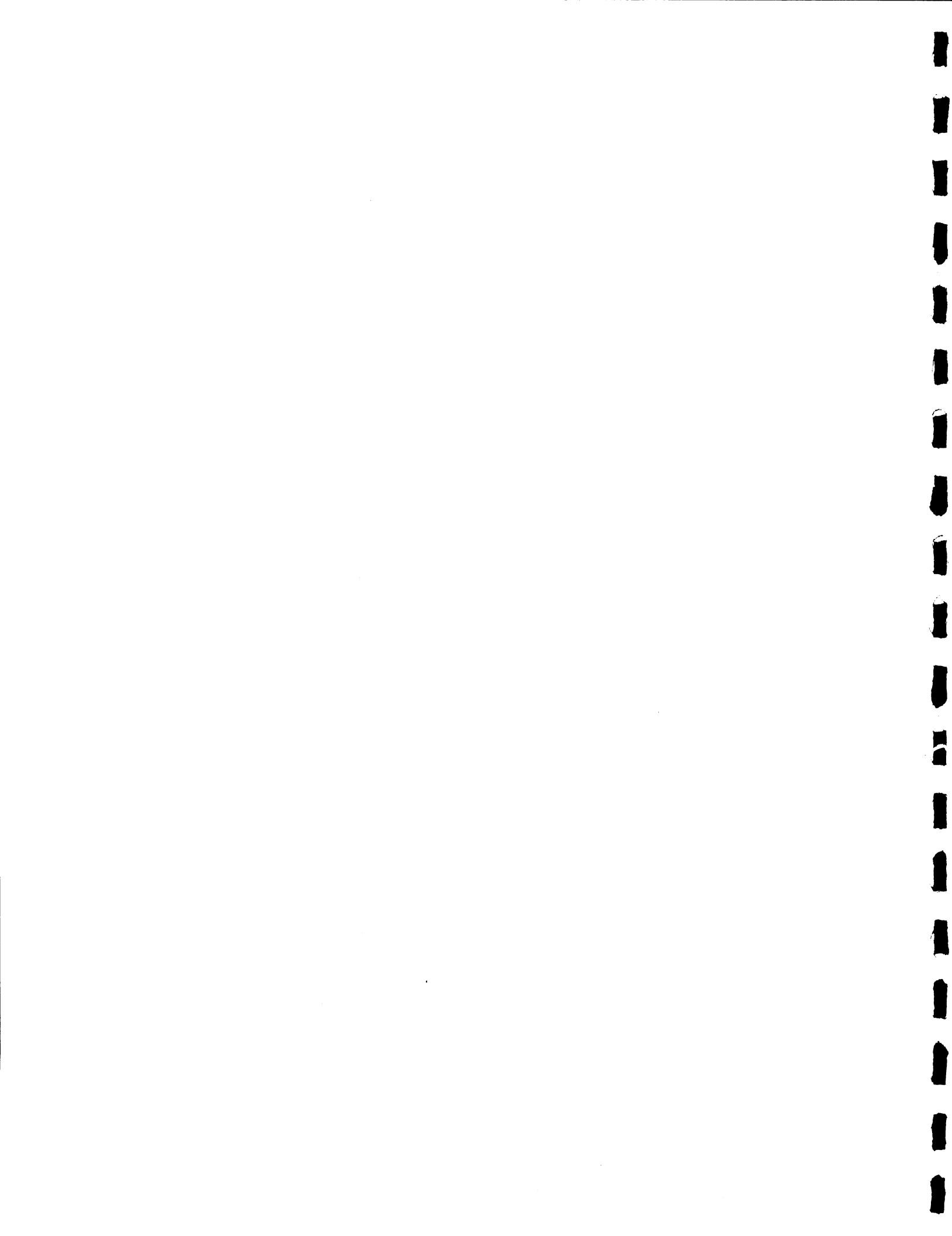
----- INSURANCE TYPE=ALL LIFE INSURANCE -----

LINE OF BUSINESS	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
GROUP LIFE	37	69	37	86.49	-46.38
CREDIT LIFE	59	36	36	-38.98	0.00
ORDINARY LIFE	716	622	556	-13.13	-10.61
TOTAL	812	727	629		



**Automobile, Homeowners,  
Accident & Health  
and Life Insurance**

**Complaints by Reason**



MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
CLAIM DENIAL	239	251	236	5.02	-5.98
DIVIDENDS	0	1	0	.	-100.00
MISREPRESENTATION	4	5	12	25.00	140.00
REFUSAL TO WRITE	13	7	12	-46.15	71.43
PREMIUM PAYMENT NOTICE	4	1	3	-75.00	200.00
COORDINATION OF BENEFITS	0	1	0	.	-100.00
COVERAGE QUESTION	77	56	65	-27.27	16.07
MISLEADING ADVERTISING	0	3	1	.	-66.67
FAILURE TO RESPOND TO COMMUNICATIONS	18	27	9	50.00	-66.67
CLAIM DELAY	375	302	264	-19.47	-12.58
DISCRIMINATION	2	4	2	100.00	-50.00
SUBROGATION	23	15	12	-34.78	-20.00
RETURN OF CLAIM OVERPAYMENT	0	1	0	.	-100.00
INVASION OF PRIVACY	2	7	3	250.00	-57.14
PREMIUM PROBLEM	48	114	113	137.50	-0.88
POLICY CHANGES	5	7	6	40.00	-14.29
FORMS NOT SUPPLIED	0	4	1	.	-75.00
UNSATISFACTORY SETTLEMENT	471	472	464	0.21	-1.69
FORGERY	1	2	0	100.00	-100.00
MISAPPROPRIATION OF FUNDS	0	0	1	.	.
SR-22 FILING	4	1	0	-75.00	-100.00
ASSIGNMENT OF BENEFITS	1	0	0	-100.00	.
CANCELLATION	115	83	77	-27.83	-7.23
AGENT CONTRACT	2	0	0	-100.00	.
MISQUOTE OF PREMIUM	3	5	4	66.67	-20.00
POLICY RENEWED / ISSUED W/O CONSENT	0	1	0	.	-100.00
FRAUD	0	0	1	.	.
NON-RENEWAL	35	59	63	68.57	6.78
PREMIUM REFUND	53	61	50	15.09	-18.03
PREMIUM INCREASE	39	50	56	28.21	12.00
POLICY NOT DELIVERED	11	6	1	-45.45	-83.33
POLICY NOT AS APPLIED FOR	6	4	5	-33.33	25.00
	=====	=====	=====		
	1551	1550	1461		

INCLUDES PRIVATE PASSENGER AUTOMOBILE AND MOTORCYCLE

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

HOMEOWNERS INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
CLAIM DENIAL	141	181	127	28.37	-29.83
MISREPRESENTATION	2	5	1	150.00	-80.00
REFUSAL TO WRITE	17	6	5	-64.71	-16.67
PREMIUM PAYMENT NOTICE	1	1	0	0.00	-100.00
COORDINATION OF BENEFITS	0	0	1	.	.
POLICY LOANS	1	0	0	-100.00	.
COVERAGE QUESTION	17	17	15	0.00	-11.76
MISLEADING ADVERTISING	0	1	0	.	-100.00
FAILURE TO RESPOND TO COMMUNICATIONS	8	2	2	-75.00	0.00
CLAIM DELAY	118	101	77	-14.41	-23.76
SUBROGATION	0	1	1	.	0.00
INVASION OF PRIVACY	2	1	2	-50.00	100.00
PREMIUM PROBLEM	15	6	23	-60.00	283.33
POLICY CHANGES	7	3	0	-57.14	-100.00
RIDERS / ENDORSEMENTS	0	0	1	.	.
UNSATISFACTORY SETTLEMENT	123	181	144	47.15	-20.44
MISAPPROPRIATION OF FUNDS	0	0	1	.	.
CANCELLATION	36	51	40	41.67	-21.57
MISQUOTE OF PREMIUM	0	1	0	.	-100.00
POLICY RENEWED / ISSUED W/O CONSENT	0	0	1	.	.
CONTINUATION OF BENEFITS	0	0	1	.	.
NON-RENEWAL	12	27	34	125.00	25.93
PREMIUM REFUND	24	30	15	25.00	-50.00
PREMIUM INCREASE	8	4	4	-50.00	0.00
POLICY NOT DELIVERED	2	5	1	150.00	-80.00
POLICY NOT AS APPLIED FOR	4	3	1	-25.00	-66.67
=====	538	627	497		

INCLUDES HOMEOWNERS MULTI-PERIL, MOBILE HOMEOWNERS,  
TENANT HOMEOWNERS AND CONDOMINIUMS

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

ACCIDENT AND HEALTH INSURANCE

REASON FOR COMPLAINT	COMPLAINTS	COMPLAINTS	COMPLAINTS	PERCENT	PERCENT
	IN 1990	IN 1991	IN 1992	CHANGE 1990 - 1991	CHANGE 1991 - 1992
CLAIM DENIAL	1	0	0	-100.00	.
MISREPRESENTATION	624	652	728	4.49	11.66
REFUSAL TO WRITE	26	23	22	-11.54	-4.35
PREMIUM PAYMENT NOTICE	60	44	28	-26.67	-36.36
COORDINATION OF BENEFITS	0	9	0	.	-100.00
CASH VALUE	4	14	4	250.00	-71.43
COVERAGE QUESTION	2	2	0	0.00	-100.00
MISLEADING ADVERTISING	154	121	144	-21.43	19.01
FAILURE TO RESPOND TO COMMUNICATIONS	4	3	2	-25.00	-33.33
CLAIM DELAY	37	25	28	-32.43	12.00
DISCRIMINATION	751	546	406	-27.30	-25.64
SUBROGATION	5	4	8	-20.00	100.00
RETURN OF CLAIM OVERPAYMENT	1	2	1	100.00	-50.00
INVASION OF PRIVACY	8	12	7	50.00	-41.67
PREMIUM PROBLEM	4	3	6	-25.00	100.00
POLICY CHANGES	67	78	85	16.42	8.97
FORMS NOT SUPPLIED	13	16	9	23.08	-43.75
RIDERS / ENDORSEMENTS	2	7	0	250.00	-100.00
WAIVER OF PREMIUM	7	6	9	-14.29	50.00
UNSATISFACTORY SETTLEMENT	0	0	2	.	.
FORGERY	331	290	260	-12.39	-10.34
BENEFICIARY PROBLEM	0	1	1	.	0.00
ASSIGNMENT OF BENEFITS	2	1	0	-50.00	-100.00
GROUP CONVERSION	6	3	0	-50.00	-100.00
CANCELLATION	5	2	10	-60.00	400.00
STACKING	67	34	36	-49.25	5.88
MISQUOTE OF PREMIUM	0	1	4	.	300.00
POLICY RENEWED / ISSUED W/O CONSENT	3	0	0	-100.00	.
CONTINUATION OF BENEFITS	0	1	0	.	-100.00
FRAUD	9	6	7	-33.33	16.67
NON-RENEWAL	0	0	1	.	.
PREMIUM REFUND	7	2	3	-71.43	50.00
PREMIUM INCREASE	316	268	171	-15.19	-36.19
POLICY NOT DELIVERED	166	109	92	-34.34	-15.60
POLICY NOT AS APPLIED FOR	31	23	3	-25.81	-86.96
	30	13	8	-56.67	-38.46
=====	=====	=====	=====	=====	=====
	2743	2321	2085		

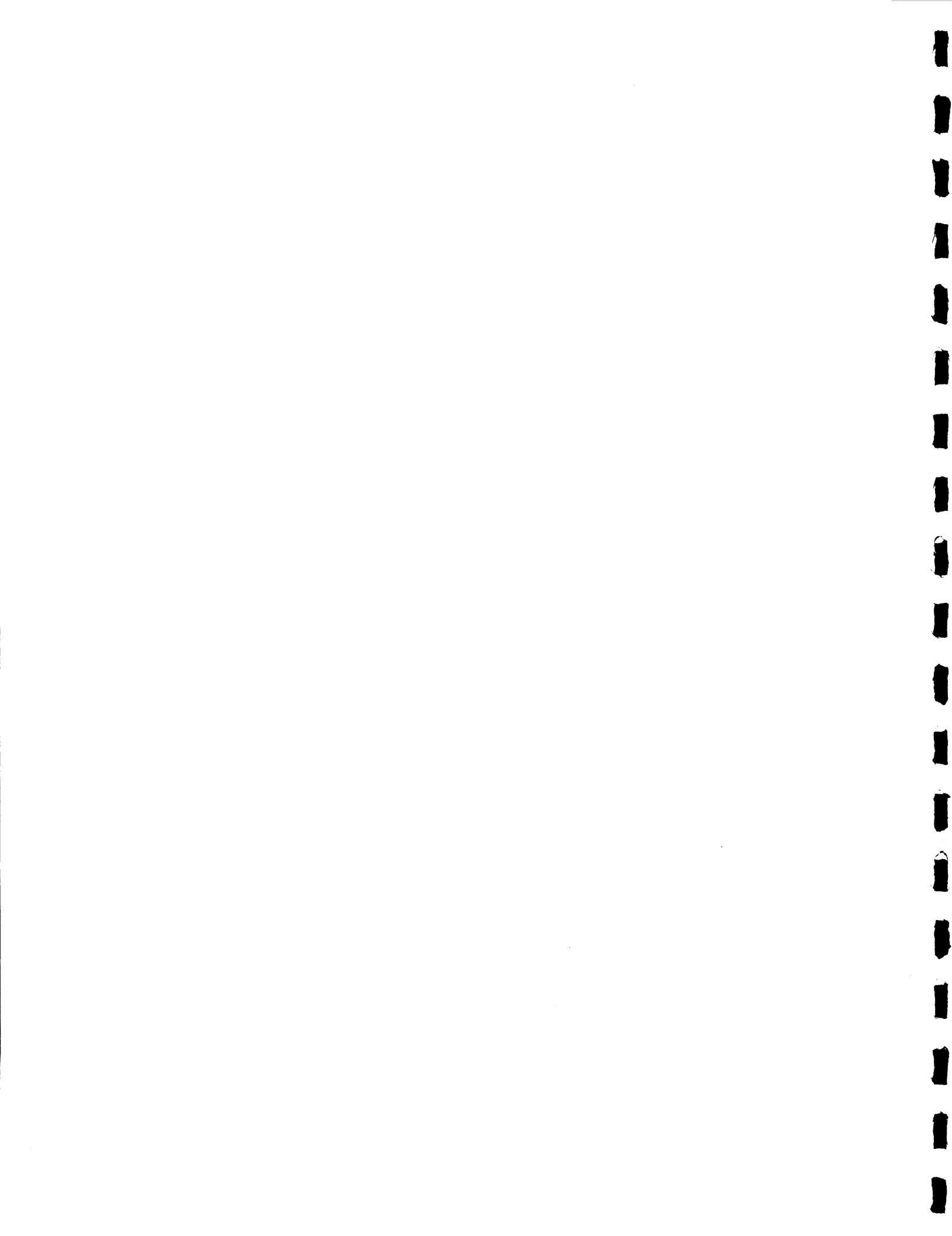
MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

LIFE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1990	COMPLAINTS IN 1991	COMPLAINTS IN 1992	PERCENT CHANGE 1990 - 1991	PERCENT CHANGE 1991 - 1992
CLAIM DENIAL	35	52	49	48.57	-5.77
DIVIDENDS	15	7	11	-53.33	57.14
MISREPRESENTATION	29	45	38	55.17	-15.56
REFUSAL TO WRITE	5	5	8	0.00	60.00
PREMIUM PAYMENT NOTICE	3	2	3	-33.33	50.00
COORDINATION OF BENEFITS	1	0	0	-100.00	.
POLICY LOANS	19	11	4	-42.11	-63.64
CASH VALUE	163	109	78	-33.13	-28.44
COVERAGE QUESTION	45	51	57	13.33	11.76
MISLEADING ADVERTISING	1	2	3	100.00	50.00
FAILURE TO RESPOND TO COMMUNICATIONS	51	64	52	25.49	-18.75
CLAIM DELAY	70	63	64	-10.00	1.59
RETURN OF CLAIM OVERPAYMENT	0	0	1	.	.
INVASION OF PRIVACY	3	0	0	-100.00	.
PREMIUM PROBLEM	83	73	68	-12.05	-6.85
POLICY CHANGES	29	28	15	-3.45	-46.43
FORMS NOT SUPPLIED	5	4	2	-20.00	-50.00
TWISTING	1	0	0	-100.00	.
WAIVER OF PREMIUM	1	3	4	200.00	33.33
UNSATISFACTORY SETTLEMENT	33	31	26	-6.06	-16.13
FORGERY	1	5	2	400.00	-60.00
MISAPPROPRIATION OF FUNDS	1	0	2	-100.00	.
BENEFICIARY PROBLEM	11	16	6	45.45	-62.50
ASSIGNMENT OF BENEFITS	0	0	1	.	.
GROUP CONVERSION	0	1	0	.	-100.00
CANCELLATION	20	17	5	-15.00	-70.59
POLICY RENEWED / ISSUED W/O CONSENT	0	2	0	.	-100.00
FRAUD	0	0	1	.	.
PREMIUM REFUND	136	100	92	-26.47	-8.00
PREMIUM INCREASE	12	14	8	16.67	-42.86
POLICY NOT DELIVERED	20	12	9	-40.00	-25.00
POLICY NOT AS APPLIED FOR	19	10	20	-47.37	100.00
=====	=====	=====	=====		
	812	727	629		

# **Complaint Indices Report**

## **by Company**



## **Missouri Department of Insurance 1992 Complaint Indices Report**

This report is designed to provide the public with information on the number of complaints an insurance company received in 1992, compared to other companies operating in the state.

To be included in this report, a company must have written premium in Missouri sometime during the five year period between 1988 and 1992.

**Column 1** shows the average premium written by a company over the five year period.

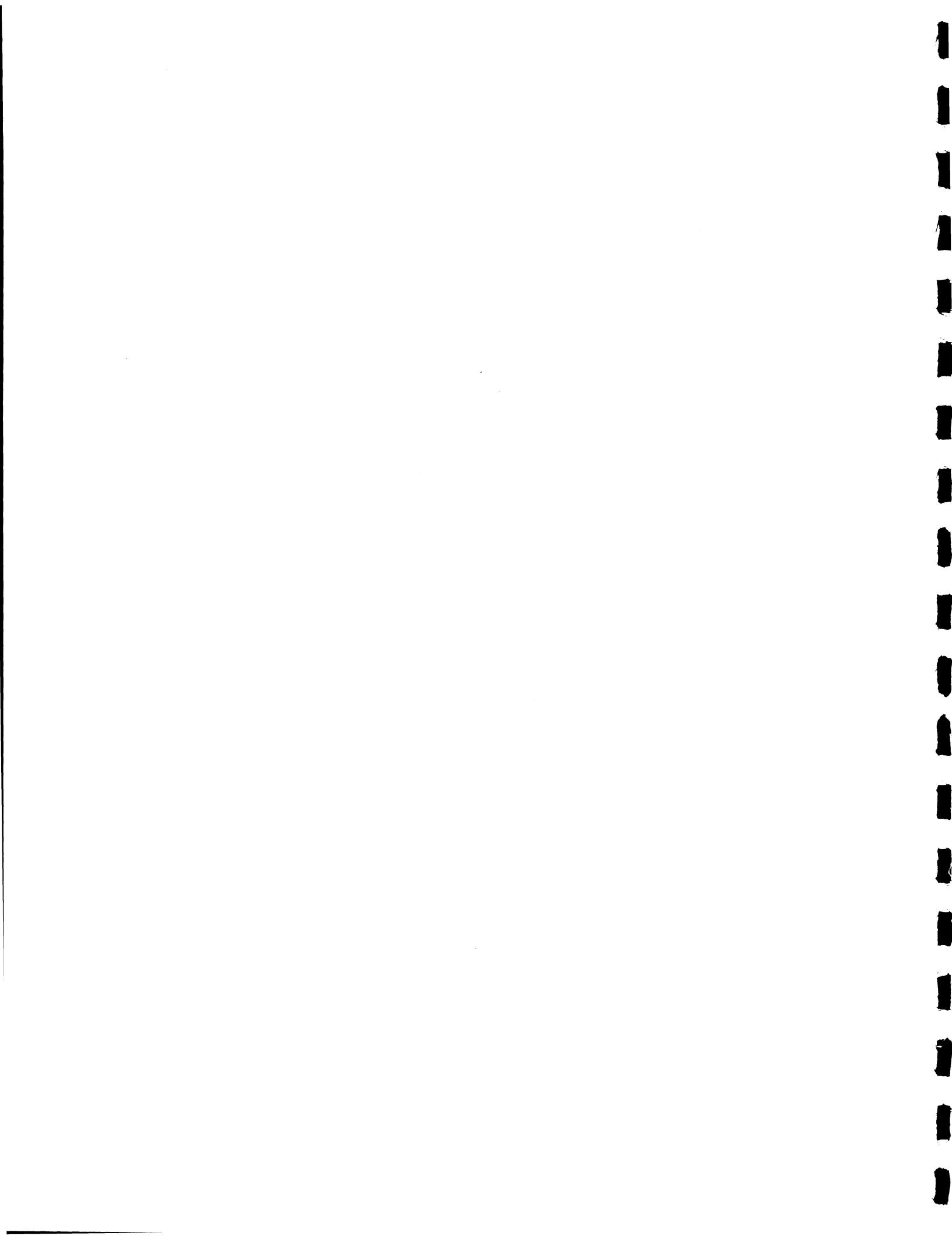
**Column 2** shows the total number of complaints, without regard to disposition, filed against an insurance company with the Missouri Department of Insurance during 1992.

**Column 3** is the 1992 complaint index. An index larger than 100 indicates that complaints against that company are greater than expected relative to the amount of business it writes in Missouri.

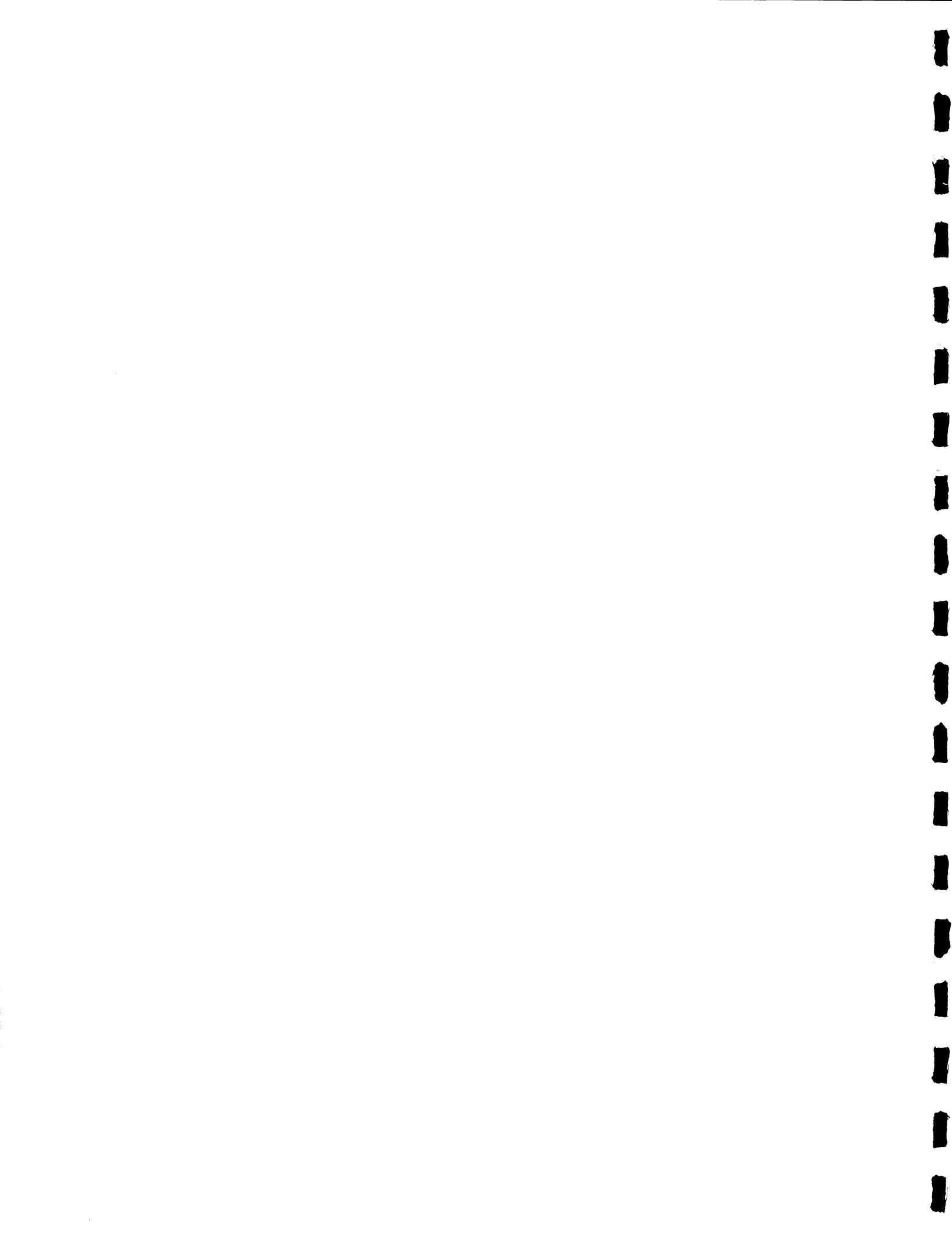
The complaint index is calculated by dividing the company's share of complaints by the average (expected) share of complaints for a company with that particular share of the market. Market share is the company's percentage of total premium written over the five year period in Missouri.

**Column 4** is the three year complaint index for years 1990 through 1992.

**Column 5** is a ranking of the companies from the worst (1) to the best (200+) using the 1992 complaint index. The rank assigned to any one company is not meant to be interpreted, in any form, as a rating by the Missouri Department of Insurance.



**Total**  
**Property & Casualty**  
**Complaint Indices**



MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES  
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
ABEILLE GENERAL INS CO (US BR)	\$ 642,423	0	0	0	237
ACCELERATION NATIONAL INS CO	\$ 1,193,790	0	0	1272	237
ACSTAR INSURANCE COMPANY	\$ 126,589	0	0	0	237
AEGIS SECURITY INSURANCE COMPANY	\$ 532,119	0	0	105	237
AETNA CASUALTY & SURETY CO OF IL	\$ 13,618,968	1	22	30	215
AETNA CASUALTY & SURETY OF AMERICA	\$ 2,149,740	2	249	1130	53
AETNA CASUALTY AND SURETY COMPANY	\$ 133,983,658	13	29	47	196
AETNA CASUALTY CO OF CONNECTICUT	\$ 479,644	0	0	0	237
AETNA INSURANCE COMPANY	\$ 163,041	1	689	445	8
AETNA INSURANCE COMPANY OF ILLINOIS	\$ 56,487	0	0	0	237
AFFILIATED FM INSURANCE COMPANY	\$ 7,224,824	0	0	0	237
AGRI GENERAL INSURANCE COMPANY	\$ 437,306	0	0	0	237
AGRICULTURAL INSURANCE COMPANY	\$ 2,285,217	0	0	0	237
AIU INSURANCE COMPANY	\$ 1,462,240	0	0	0	237
ALBANY INSURANCE COMPANY	\$ 355,511	0	0	0	237
ALEXANDER HAMILTON INS CO OF AMERICA	\$ 84,371	0	0	0	237
ALLENDALE MUTUAL INSURANCE COMPANY	\$ 17,155,045	0	0	0	237
ALLIANCE ASSURANCE CO OF AMERICA	\$ 96,841	0	0	0	237
ALLIANCE INSURANCE COMPANY INC	\$ 816,668	1	276	777	46
ALLIANZ INSURANCE COMPANY	\$ 2,399,068	1	113	94	124
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$ 1,223,680	0	0	0	237
ALLIED MUTUAL INS CO	\$ 19,170,426	12	186	151	81
ALLIED PROPERTY & CASUALTY INS CO	\$ 10,417,918	4	113	175	123
ALLSTATE INDEMNITY COMPANY	\$ 17,281,241	12	206	163	74
ALLSTATE INSURANCE COMPANY	\$ 202,660,923	108	160	140	95
AMBAC INDEMNITY CORPORATION	\$ 3,016,282	0	0	0	237
AMCO INSURANCE COMPANY	\$ 13,663,758	7	151	189	101
AMERICAN ALLIANCE INSURANCE COMPANY	\$ 4,592,416	0	0	0	237
AMERICAN AND FOREIGN INSURANCE CO	\$ 5,182,786	0	0	25	237
AMERICAN AUTOMOBILE INSURANCE CO	\$ 6,293,131	0	0	0	237
AMERICAN BANKERS INS CO OF FLORIDA	\$ 9,441,514	6	186	161	80
AMERICAN BONDING COMPANY	\$ 545,771	1	367	107	33
AMERICAN CASUALTY CO OF READING PA	\$ 19,363,510	4	61	62	160
AMERICAN CENTENNIAL INSURANCE CO	\$ 885,048	0	0	0	237
AMERICAN CENTRAL INSURANCE COMPANY	\$ 185	0	0	0	237
AMERICAN CONTINENTAL INSURANCE CO	\$ 6,495,312	0	0	0	237
AMERICAN CREDIT INDEMNITY CO	\$ 1,939,876	0	0	0	237
AMERICAN EAGLE INSURANCE CO	\$ 1,336,607	0	0	1225	237
AMERICAN ECONOMY INSURANCE COMPANY	\$ 79,550,407	12	45	55	176
AMERICAN EMPIRE INS CO	\$ 26,173	0	0	0	237
AMERICAN EMPLOYERS INSURANCE CO	\$ 15,403,100	4	77	53	150
AMERICAN FAMILY HOME INSURANCE CO	\$ 2,226,323	2	241	910	58
AMERICAN FAMILY MUTUAL INS CO	\$ 571,207,408	230	121	125	115
AMERICAN FIDELITY INSURANCE COMPANY	\$ 326,638	0	0	85	237
AMERICAN FIRE & CASUALTY COMPANY	\$ 3,079,520	1	90	111	140
AMERICAN FIRE AND INDEMNITY COMPANY	\$ 326,900	0	0	0	237
AMERICAN GENERAL PROPERTY INS CO	\$ 90,916	0	0	0	237

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
1992

TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES  
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
AMERICAN GROWERS INSURANCE COMPANY	\$ 495,024	0	0	0	237
AMERICAN GUARANTEE & LIABILITY INS CO	\$ 3,616,664	0	0	0	237
AMERICAN HARDWARE MUTUAL INS CO	\$ 1,605,289	1	160	1439	96
AMERICAN HOME ASSURANCE COMPANY	\$11,826,131	0	0	0	237
AMERICAN INDEMNITY COMPANY	\$ 250,198	0	0	0	237
AMERICAN INSURANCE COMPANY THE	\$36,163,878	1	8	5	232
AMERICAN INTERNATIONAL INS CO	\$ 710,340	2	612	1055	11
AMERICAN LIVE STOCK INSURANCE CO	\$ 1,194,955	0	0	0	237
AMERICAN LOYALTY INSURANCE CO	\$ 58,878	1	904	68	3
AMERICAN MANUFACTURERS MUTUAL INS CO	\$10,710,181	1	27	10	201
AMERICAN MODERN HOME INSURANCE CO	\$ 2,080,536	2	256	970	48
AMERICAN MOTORISTS INSURANCE CO	\$41,791,051	5	36	39	189
AMERICAN NATIONAL FIRE INSURANCE CO	\$10,623,651	2	55	40	167
AMERICAN NATIONAL GENERAL INS CO	\$ 1,551,424	1	165	3326	90
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$16,181,260	13	238	332	61
AMERICAN PROTECTION INSURANCE CO	\$ 5,321,834	0	0	0	237
AMERICAN RELIABLE INSURANCE COMPANY	\$ 1,319,127	1	189	1989	77
AMERICAN ROAD INSURANCE COMPANY	\$19,539,829	4	61	36	161
AMERICAN SAFETY CASUALTY INS CO	\$ 214	0	0	0	237
AMERICAN SECURITY INSURANCE COMPANY	\$ 4,596,495	4	247	233	55
AMERICAN STANDARD INS CO OF WISCONSIN	\$85,595,543	46	161	162	92
AMERICAN STATES INSURANCE CO TX	\$10,162,882	1	29	106	198
AMERICAN STATES INSURANCE COMPANY*	\$132,357,408	25	57	59	166
AMERICAN STATES PREFERRED INS CO	\$14,433,870	11	225	107	65
AMERICAN ZURICH INSURANCE COMPANY	\$ 1,471,170	0	0	0	237
AMERISURE INSURANCE COMPANY	\$21,166,866	7	98	127	136
AMEX ASSURANCE COMPANY	\$ 6,415,439	1	45	19	177
AMICA MUTUAL INSURANCE COMPANY	\$ 1,533,682	0	0	0	237
AMWEST SURETY INSURANCE COMPANY	\$ 1,299,106	0	0	819	237
ANSVAR AMERICA INSURANCE COMPANY	\$ 2,909,445	6	568	1113	15
ARGONAUT INSURANCE COMPANY	\$ 1,769,000	0	0	519	237
ARGONAUT MIDWEST INSURANCE COMPANY	\$ 2,539,676	0	0	0	237
ARKWRIGHT MUTUAL INSURANCE CO	\$20,465,795	0	0	5	237
ARMED FORCES INSURANCE EXCHANGE	\$ 1,341,006	0	0	1300	237
ASSOCIATED INDEMNITY CORPORATION	\$35,040,392	2	17	19	224
ASSOCIATES INSURANCE COMPANY	\$ 5,433,317	1	53	115	170
ASSURANCE COMPANY OF AMERICA	\$22,664,486	2	26	30	206
ATHENA ASSURANCE COMPANY	\$ 53,020	0	0	0	237
ATLANTA CASUALTY COMPANY	\$12,889,595	25	572	420	14
ATLANTIC INSURANCE COMPANY	\$ 2,746,352	1	100	208	134
ATLANTIC MUTUAL INSURANCE COMPANY	\$13,399,334	1	22	31	214
ATLAS ASSURANCE CO OF AMERICA	\$ 424,584	0	0	0	237
ATLAS INSURANCE COMPANY	\$ 3,185,983	0	0	157	237
AUTO CLUB FAMILY INSURANCE COMPANY	\$ 896,845	1	257	359	47
AUTO OWNERS INSURANCE CO MUTUAL	\$21,155,170	12	169	197	88
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$84,191,077	29	103	200	130
AUTOMOBILE INS CO OF HARTFORD CT	\$ 5,267,476	0	0	48	237

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AVEMCO INSURANCE COMPANY	\$1,416,897	0	0	0	237
BALBOA INSURANCE COMPANY	\$1,147,821	0	0	0	237
BANKERS AND SHIPPERS INSURANCE COMPANY	\$831,662	0	0	0	237
BANKERS INSURANCE COMPANY	\$10,576	0	0	0	237
BANKERS MULTIPLE LINE INSURANCE CO	\$1,240,443	0	0	0	237
BANKERS STANDARD INSURANCE COMPANY	\$2,324,089	0	0	102	237
BAR PLAN MUTUAL INSURANCE CO THE	\$20,431,415	0	0	5	237
BCS INSURANCE COMPANY	\$342,148	0	0	173	237
BEAVER INSURANCE COMPANY	\$455	0	0	0	237
BEL-AIRE INSURANCE COMPANY*	\$14,103,268	0	0	44	237
BENCHMARK INSURANCE COMPANY	\$58,729	0	0	0	237
BIRMINGHAM FIRE INS CO OF PA	\$2,122,608	0	0	0	237
BITUMINOUS CASUALTY CORPORATION	\$6,514,626	0	0	54	237
BITUMINOUS FIRE AND MARINE INS CO	\$632,214	0	0	0	237
BLUE RIDGE INSURANCE COMPANY	\$8,731,468	3	100	202	133
BOND SAFEGUARD INSURANCE COMPANY	\$36,416	0	0	0	237
BOSTON OLD COLONY INSURANCE COMPANY	\$13,270,506	4	89	47	142
BROTHERHOOD MUTUAL INSURANCE CO	\$727,897	0	0	0	237
BUCKEYE UNION INSURANCE COMPANY	\$6,014	0	0	0	237
CALIFORNIA COMPENSATION INS CO	\$3,664,956	0	0	0	237
CALVERT INSURANCE COMPANY	\$145,340	0	0	0	237
CAMDEN FIRE INSURANCE ASSOCIATION	\$866,236	0	0	0	237
CAMERON MUTUAL INSURANCE COMPANY	\$80,045,448	29	109	131	127
CANAL INSURANCE COMPANY	\$5,877,355	1	49	187	172
CAPITAL GUARANTY INSURANCE CO	\$337,166	0	0	0	237
CAPITOL INDEMNITY CORPORATION	\$2,853,532	1	96	193	138
CAROLINA CASUALTY INSURANCE COMPANY	\$3,006,508	0	0	0	237
CASUALTY INDEMNITY EXCHANGE*	\$15,090,792	6	118	81	119
CASUALTY RECIPROCAL EXCHANGE	\$6,607,960	1	44	125	181
CENTENNIAL INSURANCE COMPANY	\$9,603,455	0	0	23	237
CENTRAL STATES INDEMNITY CO OF OMAHA	\$3,763,426	0	0	0	237
CENTURION CASUALTY COMPANY	\$85,478	0	0	0	237
CENTURY INDEMNITY COMPANY	\$1,337,879	1	187	2491	79
CENTURY-NATIONAL INSURANCE COMPANY	\$7,336	0	0	0	237
CHARTER OAK FIRE INSURANCE CO THE	\$14,338,043	1	21	72	219
CHICAGO INSURANCE COMPANY	\$1,355,958	0	0	1646	237
CHRISTIANIA GENERAL INS CORP OF NY	\$272,189	0	0	0	237
CHRYSLER INSURANCE COMPANY	\$6,138,285	2	94	78	139
CHURCH INSURANCE CO THE	\$633,952	0	0	0	237
CHURCH MUTUAL INSURANCE COMPANY	\$20,030,148	1	15	10	226
CIGNA FIRE UNDERWRITERS INS CO	\$2,295,231	0	0	105	237
CIGNA INSURANCE COMPANY	\$3,222,406	0	0	205	237
CIGNA PROPERTY & CASUALTY INS CO	\$6,497,238	0	0	18	237
CIM INSURANCE CORPORATION	\$4,137,950	1	68	102	157
CIMARRON INSURANCE CO INCORPORATED	\$132,067	0	0	0	237
CINCINNATI CASUALTY COMPANY THE	\$657,146	0	0	0	237
CINCINNATI INS CO THE	\$2,046,286	1	130	146	111

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CITIZENS INSURANCE COMPANY OF AMERICA	\$ 6,796,790	1	43	120	183
CITY INSURANCE COMPANY	\$ 4,523,448	0	0	0	237
CLARENDON NATIONAL INS CO*	\$ 2,778,649	0	0	271	237
COLONIA INSURANCE COMPANY	\$ 1,209,388	0	0	457	237
COLONIAL AMERICAN CASUALTY AND SURETY C	\$ 125,553	0	0	72	237
COLONIAL INSURANCE CO OF CALIFORNIA	\$14,227,318	10	208	166	72
COLONIAL PENN FRANKLIN INSURANCE CO	\$ 3,174,156	2	175	473	85
COLONIAL PENN INSURANCE COMPANY	\$ 5,051,935	10	566	1272	16
COLUMBIA MUTUAL INSURANCE CO	\$ 52,280,019	42	241	173	59
COLUMBIA NATIONAL INSURANCE COMPANY	\$ 7,690,325	3	113	59	122
COMMERCE AND INDUSTRY INSURANCE CO	\$ 1,982,559	0	0	162	237
COMMERCIAL INS CO OF NEWARK NJ*	\$ 659,488	0	0	0	237
COMMERCIAL LOAN INS CORPORATION	\$ 75,600	0	0	0	237
COMMERCIAL UNION INSURANCE COMPANY	\$ 40,845,724	10	73	42	154
COMMONWEALTH GENERAL INS CO*	\$ 244,611	0	0	0	237
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	\$ 567,689	0	0	0	237
COMPUTER INSURANCE COMPANY	\$ 51,576	0	0	0	237
CONNECTICUT GENERAL FIRE & CASUALTY INS	\$ 16,605	0	0	0	237
CONNECTICUT INDEMNITY COMPANY THE	\$ 2,985,826	0	0	0	237
CONTINENTAL CASUALTY COMPANY*	\$ 72,092,422	5	21	25	218
CONTINENTAL INSURANCE COMPANY THE*	\$ 81,681,115	5	18	35	222
CONTINENTAL WESTERN CASUALTY COMPANY	\$ 1,612,149	3	479	2779	23
CONTINENTAL WESTERN INSURANCE CO	\$ 20,833,110	4	57	95	165
CONTRACTORS BONDING & INS COMPANY	\$ 160,004	0	0	0	237
CORONET INSURANCE COMPANY	\$ 10,752,304	17	465	605	24
COUNTRY CASUALTY INS CO	\$ 583,950	1	351	447	39
COUNTRY MUTUAL INSURANCE COMPANY	\$ 3,385,000	9	741	751	7
COUNTRY PREFERRED INSURANCE COMPANY*	\$ 958,920	0	0	204	237
CREDIT GENERAL INS CO	\$ 489,737	0	0	0	237
CRITERION CASUALTY COMPANY	\$ 248,366	0	0	0	237
CUMIS INSURANCE SOCIETY INC	\$ 9,032,199	0	0	0	237
DAIRYLAND INSURANCE COMPANY	\$ 13,279,655	7	156	133	99
DEPENDABLE INS CO INC	\$ 576,276	0	0	111	237
DEPOSITORS INSURANCE COMPANY	\$ 2,339,533	1	115	899	120
DIAMOND STATE INSURANCE COMPANY	\$ 56,992	0	0	0	237
DOCTORS' COMPANY AN INTERINS EXCHANGE	\$ 921,100	0	0	0	237
DORINCO REINSURANCE COMPANY	\$ 1,268,734	0	0	0	237
EAGLE AMERICAN INSURANCE COMPANY	\$ 862	0	0	0	237
ECONOMY FIRE & CASUALTY COMPANY	\$ 9,137,675	5	160	132	97
ECONOMY PREFERRED INSURANCE COMPANY	\$ 10,284,107	4	114	94	121
ECONOMY PREMIER ASSURANCE COMPANY	\$ 12,148	0	0	0	237
ELECTRIC INSURANCE COMPANY	\$ 70,356	0	0	0	237
ELECTRIC MUTUAL LIABILITY INS CO	\$ 1,930,670	0	0	0	237
EMCASCO INSURANCE COMPANY	\$ 2,509,592	0	0	84	237
EMPIRE FIRE AND MARINE INSURANCE CO	\$ 4,496,971	6	379	390	31
EMPIRE INSURANCE COMPANY	\$ 1,258	0	0	0	237
EMPLOYERS FIRE INSURANCE COMPANY	\$ 7,112,702	0	0	16	237

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EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$71,130,993	3	13	11	229
EMPLOYERS MUTUAL CASUALTY COMPANY	\$16,109,893	3	55	38	168
EMPLOYERS REINSURANCE CORPORATION	\$11,904,575	0	0	0	237
EQUITY MUTUAL INSURANCE COMPANY	\$15,291,394	5	97	180	137
FAIRMONT INSURANCE COMPANY	\$27,768	0	0	0	237
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$95,169,201	51	161	156	94
FARMERS ALLIANCE MUTUAL INS CO	\$7,962,277	6	220	254	68
FARMERS AND MERCHANTS INSURANCE CO	\$40,590,144	15	111	135	126
FARMERS INSURANCE COMPANY INC	\$185,170,443	95	154	158	100
FARMERS INSURANCE EXCHANGE	\$12,917,463	8	183	193	84
FARMERS MUTUAL HAIL INS CO OF IOWA	\$1,905,748	0	0	0	237
FARMINGTON CASUALTY COMPANY	\$7,974,862	0	0	0	237
FARMLAND MUTUAL INSURANCE COMPANY	\$4,992,523	1	57	52	164
FEDERAL INSURANCE COMPANY	\$86,161,479	1	3	7	236
FEDERAL KEMPER INSURANCE COMPANY	\$1,629,182	2	317	1707	41
FEDERATED MUTUAL INSURANCE COMPANY	\$65,681,152	6	27	35	202
FEDERATED RURAL ELECTRIC INS CORP	\$6,515,353	1	44	54	179
FIDELITY AND CASUALTY CO OF NY*	\$30,921,826	8	77	66	149
FIDELITY AND DEPOSIT CO MARYLAND	\$16,535,409	0	0	18	237
FIDELITY AND GUARANTY INS UNDERWRITERS	\$19,359,490	0	0	10	237
FIDELITY AND GUARANTY INSURANCE COMPANY	\$6,065,182	0	0	0	237
FINANCIAL AMERICAN INSURANCE COMPANY	\$169,763	0	0	0	237
FINANCIAL GUARANTY INSURANCE COMPANY	\$6,602,422	0	0	0	237
FINANCIAL SECURITY ASSUR INC	\$431,385	0	0	0	237
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$9,986,617	1	29	11	194
FIRE INSURANCE EXCHANGE	\$19,399,910	29	444	273	25
FIREMANS FUND INS CO OF MISSOURI	\$2,752,912	2	199	138	75
FIREMANS FUND INS CO OF WISCONSIN	\$4,473,976	0	0	0	237
FIREMANS FUND INSURANCE COMPANY	\$24,119,884	15	185	232	82
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$3,763,821	0	0	0	237
FIRST AMERICAN INSURANCE COMPANY	\$2,230,516	1	120	679	117
FIRST COMMUNITY INSURANCE COMPANY	\$190,792	0	0	0	237
FIRST FINANCIAL INSURANCE COMPANY	\$1,183,715	1	207	1621	73
FIRST GENERAL INSURANCE COMPANY	\$5,170	0	0	0	237
FIRST MARINE INS CO	\$2,726,490	6	602	1127	12
FIRST NATIONAL INS CO OF AMERICA	\$13,523,250	11	240	161	60
FIRST SPECIALTY INSURANCE CORPORATION	\$2,118,609	0	0	0	237
FLORISTS MUTUAL INSURANCE COMPANY	\$2,320,603	0	0	0	237
FOREMOST INSURANCE CO	\$6,225,130	11	510	366	20
FOREMOST PROPERTY AND CASUALTY INS CO	\$307,059	0	0	168	237
FOREMOST SIGNATURE INSURANCE COMPANY	\$3,393,138	2	164	327	91
FORTRESS INSURANCE COMPANY OF AMERICA	\$21,174	0	0	0	237
FORUM INSURANCE COMPANY	\$2,093,303	0	0	272	237
FREMONT INDEMNITY COMPANY	\$15,440	0	0	0	237
GAN NORTH AMERICAN INSURANCE CO	\$76,372	0	0	0	237
GATEWAY INSURANCE COMPANY	\$13,735,390	13	280	195	45
GE RESIDENTIAL MORTG INS CORP OF NC	\$227,708	0	0	0	237

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GEICO GENERAL INS CO	\$3,501,564	4	319	709	40
GEICO INDEMNITY COMPANY	\$791,100	1	283	447	44
GENERAL ACCIDENT INS CO OF AMERICA	\$24,255,922	13	160	174	98
GENERAL CASUALTY CO OF ILLINOIS	\$121,632	1	761	143	6
GENERAL CASUALTY CO OF WISCONSIN	\$7,774,978	3	112	116	125
GENERAL ELECTRIC GUARANTY INS CORP	\$2,162	0	0	0	237
GENERAL ELECTRIC MORT INS CORP	\$9,778,810	0	0	0	237
GENERAL ELECTRIC MORT INS CORP OF NC	\$88,129	0	0	0	237
GENERAL INSURANCE CO OF AMERICA	\$6,555,702	1	44	54	180
GENERAL REINSURANCE CORPORATION	\$2,443,176	0	0	0	237
GENERAL STAR NATIONAL INS CO	\$1,230,675	0	0	0	237
GENERALI U S BRANCH	\$231,547	1	595	78	13
GENESIS INSURANCE COMPANY	\$152,669	0	0	0	237
GERLING AMERICA INSURANCE COMPANY	\$350,252	0	0	0	237
GERMANTOWN INSURANCE COMPANY	\$3,227	0	0	0	237
GLEN'S FALLS INSURANCE COMPANY THE	\$10,718,985	0	0	0	237
GLOBE INDEMNITY COMPANY	\$4,855,753	0	0	27	237
GOVERNMENT EMPLOYEES INSURANCE CO	\$10,900,205	2	54	146	169
GRAIN DEALERS MUTUAL INSURANCE CO	\$1,843,191	0	0	430	237
GRANITE STATE INSURANCE COMPANY	\$6,614,095	1	44	71	182
GREAT AMERICAN INSURANCE COMPANY	\$6,126,678	13	612	491	10
GREAT CENTRAL INSURANCE COMPANY	\$7,047,246	2	82	82	146
GREAT NORTHERN INSURANCE COMPANY	\$9,089,594	0	0	0	237
GREAT PACIFIC INSURANCE COMPANY	\$2,405	0	0	0	237
GREAT WEST CASUALTY COMPANY	\$35,605,401	5	42	46	185
GREATER NEW YORK MUTUAL INS CO	\$66,906	0	0	0	237
GREENWICH INSURANCE COMPANY	\$1,983,388	0	0	0	237
GRINNELL MUTUAL REINSURANCE COMPANY	\$9,517,823	8	246	228	56
GUARANTY NATIONAL INSURANCE COMPANY	\$8,559,767	5	171	181	86
GULF INSURANCE COMPANY	\$26,094,322	1	11	15	230
HAMILTON INSURANCE COMPANY	\$3,073,557	6	540	1170	19
HANOVER INSURANCE COMPANY THE	\$12,528,033	5	118	75	118
HARCO NATIONAL INSURANCE COMPANY	\$2,612,249	0	0	77	237
HARTFORD ACCIDENT & INDEMNITY CO*	\$28,492,860	2	21	31	217
HARTFORD CASUALTY INS CO	\$13,234,789	2	45	70	178
HARTFORD FIRE INSURANCE COMPANY	\$38,392,368	3	23	38	212
HARTFORD STEAM BOILER INSPECTION & INS	\$7,209,575	2	81	48	147
HARTFORD UNDERWRITERS INSURANCE CO	\$63,241,480	35	166	141	89
HAWKEYE SECURITY INSURANCE COMPANY	\$13,810,078	7	150	112	103
HEART OF AMERICA FIRE & CAS CO*	\$2,768,261	0	0	0	237
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$2,768,261	0	0	0	237
HERITAGE INDEMNITY COMPANY	\$479,353	0	0	99	237
HIGHLANDS INSURANCE COMPANY	\$534,299	0	0	0	237
HOME INDEMNITY COMPANY THE	\$40,563,267	1	7	17	234
HOME INSURANCE CO OF WISCONSIN THE	\$101,754	0	0	0	237
HOME INSURANCE COMPANY OF INDIANA, THE	\$278,326	0	0	0	237
HOME INSURANCE COMPANY THE	\$21,466,122	1	14	23	227

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HORACE MANN INSURANCE COMPANY	\$4,034,738	2	140	282	107
HOUSTON GENERAL INS CO	\$3,212,524	1	86	103	144
IGF INSURANCE COMPANY	\$13,939,520	36	763	429	5
ILLINOIS NATIONAL INSURANCE COMPANY	\$1,374,765	2	365	22E3	36
INDEMNITY INS CO OF NORTH AMERICA	\$2,386,702	0	0	95	237
INDEPENDENT RECIPROCAL EXCHANGE	\$20	0	0	0	237
INDIANA LUMBERMENS MUTUAL INS CO	\$9,289,747	0	0	0	237
INDUSTRIAL INDEMNITY COMPANY	\$13,907,225	0	0	7	237
INFINITY INSURANCE COMPANY	\$7,692,316	11	416	457	28
INSURANCE CO OF THE STATE OF PA	\$14,068,592	0	0	15	237
INSURANCE COMPANY OF EVANSTON	\$1,082,783	1	222	281	66
INSURANCE COMPANY OF ILLINOIS	\$4,919,291	7	406	924	29
INSURANCE COMPANY OF NORTH AMERICA	\$104,023,460	14	40	18	187
INSURANCE COMPANY OF THE PRAIRIE STATES	\$1,878,749	0	0	0	237
INSURANCE COMPANY OF THE WEST	\$6,378	0	0	0	237
INTEGON INDEMNITY CORP	\$575,329	0	0	0	237
INTEGRAL INSURANCE COMPANY THE*	\$4,431,266	0	0	31	237
INTERCARGO INSURANCE COMPANY	\$378,913	0	0	0	237
INTERNATIONAL BUS & MERCANTILE REASSUR	\$1,027,116	0	0	0	237
INTERNATIONAL FIDELITY INSURANCE CO	\$681,783	0	0	127	237
INTERNATIONAL INDEMNITY COMPANY	\$1,155,342	1	211	360	69
INTERNATIONAL INSURANCE COMPANY	\$18,547,296	0	0	11	237
INTERSTATE INDEMNITY COMPANY	\$359,975	0	0	0	237
INVESTORS MORTGAGE INS CO	\$457,881	0	0	0	237
ITT LYNDON PROPERTY INS CO	\$1,968,965	0	0	0	237
J C PENNEY CASUALTY INSURANCE CO	\$3,631,458	0	0	83	237
JEFFERSON INSURANCE CO OF NEW YORK	\$2,131,764	2	250	1030	52
JEWELERS MUTUAL INSURANCE COMPANY	\$1,397,439	0	0	0	237
JOHN DEERE INSURANCE COMPANY	\$9,822,928	1	30	11	193
JOHN HANCOCK INDEMNITY COMPANY	\$6,175	0	0	0	237
JOHN HANCOCK PROP AND CAS INS CO	\$1,616	0	0	66	237
KANSAS BANKERS SURETY COMPANY THE	\$7,262,281	0	0	0	237
KANSAS CITY FIRE & MARINE INS CO	\$2,826,033	0	0	65	237
KANSAS MEDICAL MUTUAL INS CO	\$9,291	0	0	0	237
KENTUCKY INSURANCE COMPANY	\$204,634	0	0	0	237
LANCER INSURANCE COMPANY	\$769,760	0	0	0	237
LEADER NATIONAL INSURANCE CO	\$11,318,069	14	364	337	37
LEGION INSURANCE COMPANY	\$1,732,650	0	0	289	237
LIBERTY INSURANCE CORPORATION	\$12,040,128	0	0	9	237
LIBERTY MUTUAL FIRE INSURANCE CO	\$118,548,397	19	48	39	173
LIBERTY MUTUAL INSURANCE COMPANY	\$127,473,276	15	35	54	190
LIBERTY NATIONAL FIRE INS CO	\$4,166,982	0	0	0	237
LINCOLN GENERAL INSURANCE CO	\$49,584	0	0	0	237
LINCOLN NATIONAL HEALTH & CAS INS CO	\$728,754	0	0	0	237
LINCOLN NATIONAL SPECIALTY INS CO	\$513,433	0	0	103	237
LITITZ MUTUAL INSURANCE COMPANY	\$2,601,054	2	210	312	70
LMI INSURANCE COMPANY	\$3,971,558	0	0	0	237

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LONDON ASSURANCE OF AMERICA INC THE	\$65,980	0	0	0	237
LONDON GUARANTEE & ACCIDENT CO OF NY	\$120,018	0	0	0	237
LUMBER MUTUAL INSURANCE COMPANY	\$62,472	0	0	0	237
LUMBERMENS MUTUAL CASUALTY CO	\$17,960,722	5	83	45	145
LUMBERMENS UNDERWRITING ALLIANCE	\$3,749,519	0	0	0	237
LUTHERAN BENEVOLENT INS EXCHANGE	\$2,330,182	2	231	403	62
MARINE INDEMNITY INSURANCE CO OF AMERIC	\$196,166	0	0	0	237
MARYLAND CASUALTY COMPANY	\$29,687,067	15	151	213	102
MASSACHUSETTS BAY INS CO	\$15,392,937	1	19	60	221
MAYFLOWER INSURANCE COMPANY LTD., THE	\$2,385,739	0	0	0	237
MBIA INSURANCE CORP. OF ILLINOIS	\$2,167,446	0	0	0	237
MEDICAL DEFENSE ASSOCIATES	\$44,393,037	2	13	4	228
MEDICAL PROTECTIVE COMPANY	\$25,453,434	0	0	0	237
MENDOTA INSURANCE COMPANY	\$245,267	0	0	0	237
MERASTAR INSURANCE COMPANY	\$352,508	0	0	0	237
MERCHANTS BONDING CO (MUTUAL)	\$323,763	1	504	85	21
MERITPLAN INSURANCE COMPANY	\$43	0	0	0	237
METROPOLITAN CASUALTY INS CO	\$3,206,498	1	87	413	143
METROPOLITAN GENERAL INS CO	\$329,586	0	0	0	237
METROPOLITAN PROPERTY & CASUALTY INS CO	\$12,901,350	11	252	314	51
MGA INSURANCE COMPANY, INC.	\$62,151	0	0	0	237
MIC GENERAL INSURANCE CORPORATION	\$205,417	0	0	0	237
MIC PROPERTY AND CASUALTY INS CORP	\$4,699,636	0	0	28	237
MICHIGAN MILLERS MUTUAL INS CO	\$2,204,568	1	122	234	114
MICHIGAN MUTUAL INSURANCE COMPANY	\$12,649,258	1	23	25	213
MID CENTURY INSURANCE COMPANY	\$78,601,755	52	199	149	76
MID CONTINENT CASUALTY COMPANY	\$200,722	0	0	76	237
MIDWEST EMPLOYERS CASUALTY COMPANY	\$2,429,377	0	0	0	237
MIDWEST MUTUAL INSURANCE CO	\$1,400,393	2	360	31E3	38
MIDWESTERN INSURANCE COMPANY	\$1,374,128	2	366	9724	35
MILLERS GENERAL INSURANCE COMPANY	\$10,481,739	9	252	225	50
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$42,142,099	20	142	143	104
MILLERS MUTUAL INSURANCE COMPANY	\$304,582	0	0	0	237
MINNEHOMA INSURANCE COMPANY	\$955,218	2	490	405	22
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$699,604	3	928	650	2
MISSOURI HOSPITAL PLAN	\$23,791,817	0	0	0	237
MISSOURI MEDICAL INSURANCE COMPANY	\$32,831,788	0	0	0	237
MONTGOMERY WARD INSURANCE COMPANY	\$1,192,851	0	0	422	237
MORTGAGE GUARANTY INS CORP	\$10,979,901	0	0	0	237
MOTORS INSURANCE CORPORATION	\$6,147,058	0	0	78	237
MT AIRY INSURANCE COMPANY	\$535,060	0	0	0	237
MUNICIPAL BOND INVESTORS ASSUR CORP	\$7,324,965	0	0	0	237
MUTUAL FIRE AND STORM INSURANCE CO	\$54,739	0	0	0	237
MUTUAL PROTECTIVE INS CO	\$2,787,580	0	0	0	237
MUTUAL SERVICE CASUALTY INSURANCE CO	\$590,124	0	0	0	237
NAC REINSURANCE CORPORATION	\$74,757	0	0	0	237
NATIONAL ALLIANCE INSURANCE CO	\$17,508	0	0	0	237

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$20,917	0	0	0	237
NATIONAL AMERICAN INSURANCE COMPANY	\$9,631,831	1	30	56	192
NATIONAL ASSURANCE UNDERWRITERS INC	\$232,562	0	0	0	237
NATIONAL AUTOMOBILE AND CASUALTY INS CO	\$3,979	0	0	0	237
NATIONAL CASUALTY COMPANY*	\$5,398,767	7	372	302	32
NATIONAL CHIROPRACTIC MUTUAL INS CO	\$1,518,103	0	0	874	237
NATIONAL CONTINENTAL INS CO	\$4,078,879	0	0	35	237
NATIONAL FARMERS UNION PRO & CAS CO	\$3,087,642	1	90	55	141
NATIONAL FARMERS UNION STANDARD INS CO	\$773,760	0	0	0	237
NATIONAL FIRE & INDEMNITY EXCHANGE	\$722,809	0	0	0	237
NATIONAL FIRE INS CO OF HARTFORD	\$3,009,197	0	0	116	237
NATIONAL GENERAL ASSURANCE COMPANY	\$16,971	0	0	0	237
NATIONAL GENERAL INS CO	\$4,181,032	8	541	502	18
NATIONAL INDEMNITY COMPANY	\$11,836,443	1	25	36	208
NATIONAL INSURANCE ASSOCIATION	\$3,692,992	5	380	406	30
NATIONAL INSURANCE UNDERWRITERS	\$240,560	0	0	0	237
NATIONAL LIABILITY & FIRE INS CO	\$155,412	0	0	0	237
NATIONAL REINSURANCE CORP, THE	\$1,171,057	0	0	0	237
NATIONAL SURETY CORPORATION	\$36,670,351	1	8	5	233
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$227,044,261	3	4	4	235
NATIONWIDE AGRIBUSINESS INS CO	\$15,741,264	2	38	19	188
NATIONWIDE GENERAL INSURANCE CO	\$190,830	0	0	152	237
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$6,217,751	1	46	96	174
NATIONWIDE MUTUAL INSURANCE COMPANY	\$13,786,141	5	107	90	129
NATIONWIDE PROPERTY & CASUALTY INS CO	\$9,876,114	0	0	77	237
NAU COUNTRY INSURANCE COMPANY	\$2,444,126	0	0	0	237
NAVIGATORS INSURANCE COMPANY	\$357,032	0	0	0	237
NEW ENGLAND INSURANCE COMPANY	\$114,660	0	0	0	237
NEW HAMPSHIRE INSURANCE COMPANY	\$10,375,564	1	28	72	199
NEW YORK FRONTIER INSURANCE COMPANY	\$115,482	0	0	0	237
NEW YORK MARINE & GENERAL INS CO	\$5,635,372	0	0	0	237
NEWARK INSURANCE COMPANY	\$209,282	0	0	77	237
NIAGARA FIRE INSURANCE COMPANY	\$2,204,798	0	0	0	237
NN INSURANCE COMPANY	\$428,284	1	429	94	26
NOBEL INSURANCE COMPANY	\$505,353	0	0	0	237
NORDSTERN INSURANCE CO OF AMERICA	\$47,983	0	0	0	237
NORTH AMERICAN SPECIALTY INS CO	\$973,107	1	242	422	57
NORTH RIVER INSURANCE COMPANY THE	\$12,469,067	1	24	84	210
NORTHBROOK INDEMNITY CO	\$117,268	0	0	0	237
NORTHBROOK NATIONAL INS CO	\$2,604,081	0	0	78	237
NORTHBROOK PROPERTY & CASUALTY INS CO	\$2,029,673	0	0	0	237
NORTHERN ASSURANCE CO OF AMERICA	\$9,275,340	4	126	188	112
NORTHERN INSURANCE CO OF NEW YORK	\$23,200,235	0	0	4	237
NORTHFIELD INSURANCE COMPANY	\$1,401,431	0	0	0	237
NORTHLAND INSURANCE COMPANY	\$14,652,684	7	141	182	105
NORTHWESTERN NATIONAL CASUALTY CO	\$2,751,983	1	100	346	135
NORTHWESTERN NATIONAL INS CO	\$634,946	0	0	0	237

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OCCIDENTAL FIRE & CAS CO OF NC	\$3,124,349	0	0	162	237
OHIO CASUALTY INSURANCE COMPANY	\$11,190,204	12	315	199	42
OHIO FARMERS INSURANCE CO*	\$41,276	0	0	0	237
OHIO INDEMNITY COMPANY	\$482	0	0	0	237
OLD RELIABLE CASUALTY COMPANY	\$9,323,733	7	220	632	67
OLD REPUBLIC INSURANCE COMPANY	\$17,328,712	0	0	17	237
OLD REPUBLIC SURETY COMPANY	\$262,994	0	0	0	237
OLD UNITED CASUALTY COMPANY	\$877,834	0	0	0	237
OMAHA PROPERTY AND CASUALTY INS CO	\$2,671,214	0	0	147	237
OWNERS INSURANCE COMPANY	\$1,787,034	0	0	0	237
PACIFIC EMPLOYERS INSURANCE COMPANY	\$36,751,882	0	0	5	237
PACIFIC INDEMNITY COMPANY	\$1,465,873	0	0	0	237
PEERLESS INSURANCE COMPANY	\$59,676	0	0	0	237
PENN AMERICA INS CO	\$938,551	1	248	391	54
PENNSYLVANIA GENERAL INSURANCE CO	\$12,492,231	8	189	159	78
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$79,154	0	0	0	237
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$5,580,858	0	0	178	237
PETROLEUM CASUALTY COMPANY	\$7,157	0	0	0	237
PHARMACISTS MUTUAL INSURANCE COMPANY	\$5,687,189	0	0	0	237
PHICO INSURANCE COMPANY	\$1,827,429	0	0	0	237
PHILADELPHIA INDEMNITY INSURANCE CO	\$46,527	0	0	0	237
PHOENIX ASSURANCE CO OF NEW YORK	\$677,629	0	0	0	237
PHOENIX INSURANCE COMPANY THE	\$5,189,987	0	0	49	237
PHYSICIANS DEFENSE ASSOCIATION	\$561,233	0	0	0	237
PIE MUTUAL INSURANCE CO, THE	\$16,689,700	0	0	0	237
PLAINS INSURANCE COMPANY	\$2,630	0	0	0	237
PLANET INSURANCE COMPANY	\$13,928,694	1	21	7	216
PMI MORTGAGE INS CO	\$2,961,912	0	0	0	237
POTOMAC INSURANCE CO OF ILLINOIS	\$202,261	0	0	0	237
PRAIRIE STATE FARMERS INSURANCE ASSOC	\$1,298,948	0	0	0	237
PREFERRED ABSTAINERS INS CO	\$1,219,400	0	0	0	237
PREFERRED PHYSICIANS INS CO D/B/A PPIC	\$9,063	0	0	0	237
PREFERRED PHYSICIANS MUT RISK RETENT GP	\$2,907,676	0	0	0	237
PREFERRED RISK MUTUAL INSURANCE CO	\$10,970,401	5	134	213	109
PREMIER ALLIANCE INSURANCE CO	\$1,745,994	0	0	0	237
PRINCIPAL CASUALTY INS CO	\$3,399,796	0	0	512	237
PROFESSIONAL LIABILITY INSURANCE CO	\$75,828	0	0	0	237
PROFESSIONAL MEDICAL INSURANCE COMPANY	\$2,791,138	0	0	0	237
PROFESSIONAL MUT INS CO RISK RETENTION*	\$2,782,376	0	0	0	237
PROGRESSIVE CASUALTY INSURANCE CO	\$24,262,024	17	209	239	71
PROGRESSIVE NORTHWESTERN INS CO	\$0	1	.	.	.
PROGRESSIVE SPECIALTY INS CO	\$515,780	0	0	0	237
PROTECTION MUTUAL INSURANCE COMPANY	\$8,198,205	0	0	0	237
PROTECTIVE INSURANCE COMPANY	\$1,329,796	0	0	0	237
PROVIDENCE WASHINGTON INSURANCE CO	\$8,040,106	3	109	196	128
PRUDENTIAL GENERAL INS CO	\$638,866	0	0	0	237
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$21,082,082	10	141	165	106

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PURITAN EXCESS AND SURPLUS LINES INS CO	\$ 200	0	0	0	237
RANGER INSURANCE COMPANY	\$5,414,426	0	0	116	237
RCA MUTUAL INSURANCE COMPANY	\$24,578,298	0	0	0	237
RECIPROCAL EXCHANGE	\$544,828	0	0	0	237
REDLAND INSURANCE COMPANY	\$7,960,670	2	73	71	155
REGENT INSURANCE COMPANY	\$2,337,630	2	231	300	63
REINSURANCE CORP OF NEW YORK	\$360,235	0	0	0	237
RELIANCE INSURANCE COMPANY	\$22,353,530	2	27	9	205
REPUBLIC INSURANCE COMPANY	\$2,418,087	5	560	1473	17
REPUBLIC MORTGAGE INSURANCE COMPANY	\$4,837,823	0	0	0	237
REPUBLIC WESTERN INS CO	\$834,773	0	0	0	237
RLI INSURANCE COMPANY	\$3,695,776	0	0	41	237
ROCKFORD MUTUAL INSURANCE COMPANY	\$271,560	0	0	0	237
ROYAL INDEMNITY COMPANY	\$10,739,906	0	0	20	237
ROYAL INSURANCE COMPANY OF AMERICA	\$24,127,806	2	25	29	209
RURAL COMMUNITY INSURANCE COMPANY	\$ 9,503	0	0	0	237
SAFECO INSURANCE CO OF AMERICA	\$54,479,468	11	61	98	162
SAFECO INSURANCE COMPANY OF ILLINOIS	\$1,049,381	1	228	255	64
SAFECO NATIONAL INSURANCE COMPANY	\$26,649,943	9	101	132	132
SAFEGUARD INSURANCE COMPANY	\$297,036	0	0	0	237
SAFETY NATIONAL CASUALTY CORPORATION	\$4,606,990	0	0	0	237
SAVERS PROPERTY & CASUALTY INS CO	\$1,008,863	0	0	0	237
SEA INSURANCE CO OF AMERICA THE	\$263,484	0	0	0	237
SEABOARD SURETY COMPANY	\$2,942,907	0	0	60	237
SECURA INSURANCE A MUTUAL COMPANY	\$20,287,764	11	161	157	93
SECURITY INSURANCE CO OF HARTFORD	\$16,772,517	0	0	0	237
SECURITY NATIONAL INSURANCE COMPANY	\$17,064	0	0	0	237
SELECT INSURANCE COMPANY	\$5,619,535	5	256	198	49
SENECA INSURANCE COMPANY INC	\$68,537	0	0	0	237
SENTRY INSURANCE A MUTUAL COMPANY	\$19,443,717	28	428	313	27
SHELTER GENERAL INS CO	\$21,930,177	10	136	104	108
SHELTER MUTUAL INSURANCE CO	\$267,809,214	119	134	104	110
SKANDIA U S INSURANCE COMPANY	\$456,406	0	0	0	237
SOUTH CAROLINA INSURANCE COMPANY	\$1,577,601	0	0	2799	237
SOUTHERN GENERAL INSURANCE COMPANY	\$42,830	0	0	0	237
SOUTHERN INSURANCE COMPANY	\$ 7,897	0	0	0	237
ST JUDE'S PROTECTIVE ASSOCIATION INC	\$60,000	0	0	0	237
ST PAUL FIRE & MARINE INSURANCE CO	\$92,043,835	8	26	20	207
ST PAUL GUARDIAN INSURANCE COMPANY	\$7,425,090	0	0	15	237
ST PAUL INSURANCE CO OF ILLINOIS THE	\$16,548,142	0	0	12	237
ST PAUL MERCURY INSURANCE COMPANY	\$20,360,502	0	0	0	237
ST PAUL PROPERTY & CASUALTY INS CO	\$1,431,362	0	0	0	237
STANDARD FIRE INSURANCE COMPANY	\$22,107,200	2	27	9	204
STANDARD GUARANTY INSURANCE COMPANY	\$2,126,678	0	0	0	237
STAR INSURANCE COMPANY	\$421,549	0	0	0	237
STATE AUTO PROPERTY & CASUALTY INS CO	\$8,769,110	11	367	289	34
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$2,444,126	0	0	0	237

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STATE AUTOMOBILE MUTUAL INS CO	\$18,025,359	2	33	56	191
STATE FARM FIRE AND CASUALTY CO	\$366,700,199	90	74	69	153
STATE FARM GENERAL INSURANCE CO	\$24,506,220	0	0	44	237
STATE FARM MUTUAL AUTOMOBILE INS CO	\$820,023,847	281	103	105	131
STATE SURETY COMPANY	\$1,370,405	0	0	0	237
STATEWIDE INSURANCE COMPANY	\$140	0	0	0	237
STONEWALL INSURANCE COMPANY	\$30,138	0	0	201	237
STRATFORD INSURANCE COMPANY	\$291,466	0	0	0	237
SUMITOMO MARINE & FIRE INS CO LTD	\$118,855	0	0	0	237
SUN INSURANCE COMPANY OF NEW YORK	\$1,913,274	0	0	0	237
SUN INSURANCE OFFICE OF AMERICA INC	\$2,091,912	0	0	136	237
TEACHERS INSURANCE COMPANY	\$1,049,116	3	683	1530	9
TEXAS GENERAL INDEMNITY COMPANY	\$61,622	0	0	0	237
THOMAS JEFFERSON INSURANCE COMPANY	\$4,567,408	2	124	59	113
TITAN INDEMNITY COMPANY	\$92,980	0	0	0	237
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$2,510,844	0	0	84	237
TOYOTA MOTOR INSURANCE COMPANY	\$380,533	0	0	0	237
TRADERS INSURANCE COMPANY	\$3,602,716	4	311	592	43
TRANS PACIFIC INSURANCE COMPANY	\$205,582	0	0	0	237
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$505,890	0	0	102	237
TRANSAMERICA INDEMNITY CO	\$25,810	0	0	0	237
TRANSAMERICA INSURANCE COMPANY	\$29,035,093	2	21	54	220
TRANSAMERICA PREMIER INSURANCE COMPANY	\$9,790,123	2	60	133	163
TRANSCONTINENTAL INSURANCE COMPANY	\$21,593,823	2	28	32	200
TRANSPORT INSURANCE COMPANY	\$1,698,711	0	0	0	237
TRANSPORTATION INSURANCE COMPANY	\$50,605,414	7	41	34	186
TRANSUNION CASUALTY COMPANY	\$48,233	0	0	0	237
TRAVELERS INDEMNITY CO OF AMERICA	\$5,988,066	0	0	20	237
TRAVELERS INDEMNITY CO OF ILLINOIS	\$88,469,388	8	27	18	203
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$5,449,136	0	0	46	237
TRAVELERS INDEMNITY COMPANY	\$49,933,134	7	42	36	184
TRAVELERS INSURANCE CO(ACC DEPT)	\$202,774	7	4419	1378	1
TRI STATE INSURANCE COMPANY	\$5,530,558	1	52	90	171
TRIAD GUARANTY INSURANCE CORP	\$79,129	0	0	0	237
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$35,689	0	0	0	237
TRINITY UNIVERSAL INSURANCE COMPANY	\$21,277	0	0	0	237
TRUCK INSURANCE EXCHANGE	\$44,729,106	18	121	98	116
TRUMBULL INSURANCE COMPANY	\$1,279,418	0	0	0	237
TRUSTGARD INSURANCE COMPANY	\$189,119	0	0	0	237
TWIN CITY FIRE INS CO	\$30,769,988	1	10	9	231
U S PHYSICIANS MUT RISK RETENTION GROU	\$43,584	0	0	0	237
U S SPECIALTY INSURANCE COMPANY	\$178,129	0	0	75	237
ULICO CASUALTY COMPANY	\$1,670,662	0	0	0	237
UNICARE INSURANCE COMPANY	\$6	0	0	0	237
UNIGARD INSURANCE COMPANY	\$66,336	0	0	0	237
UNIGARD SECURITY INSURANCE COMPANY	\$268,216	0	0	0	237
UNION INSURANCE CO	\$264,188	0	0	0	237

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UNION MUTUAL INSURANCE CO OF PROVIDENCE	\$819,856	0	0	0	237
UNITED CASUALTY INSURANCE CO OF AMERICA	\$1,384,420	0	0	13E3	237
UNITED COMMUNITY INSURANCE COMPANY	\$584,734	0	0	0	237
UNITED FINANCIAL CASUALTY COMPANY	\$1,052	0	0	0	237
UNITED FIRE AND CASUALTY COMPANY	\$18,493,554	5	80	70	148
UNITED GUARANTY RESIDENTIAL INS CO	\$3,322,139	0	0	0	237
UNITED GUARANTY RESIDENTIAL INS NC	\$881,470	0	0	0	237
UNITED PACIFIC INSURANCE COMPANY	\$931,258	0	0	0	237
UNITED SECURITY INSURANCE COMPANY	\$3,650,777	1	77	290	151
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$51,378,486	5	29	43	197
UNITED SOUTHERN ASSURANCE COMPANY	\$1,455,184	0	0	2155	237
UNITED STATES FIDELITY & GUARANTY CO	\$76,869,073	17	66	56	158
UNITED STATES FIRE INSURANCE CO	\$23,144,926	0	0	21	237
UNITED STATES LIABILITY INSURANCE CO	\$266,226	0	0	0	237
UNIVERSAL OF OMAHA CASUALTY INS COMPANY	\$849,320	0	0	0	237
UNIVERSAL SURETY COMPANY	\$29,600	0	0	0	237
UNIVERSAL SURETY OF AMERICA	\$14,520	0	0	0	237
UNIVERSAL UNDERWRITERS INS CO	\$17,060,325	1	17	30	223
USAA CASUALTY INSURANCE COMPANY	\$11,768,326	3	75	89	152
USF RE INSURANCE COMPANY	\$1,954	0	0	0	237
UTICA MUTUAL INSURANCE COMPANY	\$2,241,291	0	0	112	237
VALIANT INS CO	\$2,307,015	0	0	0	237
VALLEY FORGE INSURANCE COMPANY	\$12,884,120	2	46	121	175
VANGUARD INSURANCE COMPANY	\$1,642,242	0	0	805	237
VANLINER INSURANCE COMPANY	\$38,119,108	2	16	25	225
VASA NORTH ATLANTIC INSURANCE COMPANY	\$1,285,579	0	0	0	237
VEREX ASSURANCE INCORPORATED	\$2,976,134	0	0	0	237
VESTA INSURANCE CORPORATION	\$27,148	0	0	0	237
VIDGILANT INSURANCE COMPANY	\$25,276,706	2	24	23	211
VIKING INSURANCE COMPANY OF WI	\$7,981,454	23	839	930	4
VIRGINIA SURETY COMPANY INC	\$6,218,435	0	0	19	237
VISION SERVICE PLAN INSURANCE CO	\$718,532	0	0	0	237
VOYAGER GUARANTY INSURANCE COMPANY	\$1,134,678	0	0	0	237
WASHINGTON INTERNATIONAL INSURANCE CO	\$193,453	0	0	0	237
WAUSAU UNDERWRITERS INS CO	\$10,043,030	1	29	32	195
WESCO INSURANCE COMPANY	\$82,602	0	0	0	237
WEST AMERICAN INSURANCE COMPANY	\$12,861,012	3	69	32	156
WESTCHESTER FIRE INSURANCE COMPANY	\$5,613,796	0	0	0	237
WESTERN DIVERSIFIED CASUALTY INS CO	\$12,409	0	0	0	237
WESTERN SURETY COMPANY	\$4,369,250	1	65	31	159
WESTFIELD INSURANCE COMPANY	\$534	0	0	0	237
WESTPORT INSURANCE CORPORATION	\$113,357	0	0	0	237
WINDSOR INSURANCE COMPANY	\$2,983,086	2	185	707	83
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$3,270,969	2	170	1046	87
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$934,630	0	0	0	237
YORK INSURANCE COMPANY	\$91,544	0	0	0	237
YOSEMITE INSURANCE COMPANY	\$271,715	0	0	0	237

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ZURICH AMERICAN INS CO OF ILLINOIS	\$ 346,294	0	0	0	237
ZURICH INSURANCE COMPANY	\$17,055,923	0	0	12	237
	=====	=====			
	\$ 8,128,618,395	2359			

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
PROGRESSIVE NORTHWESTERN INS CO	\$0	1	.	.	.
TRAVELERS INSURANCE CO(ACC DEPT)	\$202,774	7	4419	1378	1
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$699,604	3	928	650	2
AMERICAN LOYALTY INSURANCE CO	\$58,878	1	904	68	3
VIKING INSURANCE COMPANY OF WI	\$7,981,454	23	839	930	4
IGF INSURANCE COMPANY	\$13,939,520	36	763	429	5
GENERAL CASUALTY CO OF ILLINOIS	\$121,632	1	761	143	6
COUNTRY MUTUAL INSURANCE COMPANY	\$3,385,000	9	741	751	7
AETNA INSURANCE COMPANY	\$163,041	1	689	445	8
TEACHERS INSURANCE COMPANY	\$1,049,116	3	683	1530	9
GREAT AMERICAN INSURANCE COMPANY	\$6,126,678	13	612	491	10
AMERICAN INTERNATIONAL INS CO	\$710,340	2	612	1055	11
FIRST MARINE INS CO	\$2,726,490	6	602	1127	12
GENERALI U S BRANCH	\$231,547	1	595	78	13
ATLANTA CASUALTY COMPANY	\$12,889,595	25	572	420	14
ANSVAR AMERICA INSURANCE COMPANY	\$2,909,445	6	568	1113	15
COLONIAL PENN INSURANCE COMPANY	\$5,051,935	10	566	1272	16
REPUBLIC INSURANCE COMPANY	\$2,418,087	5	560	1473	17
NATIONAL GENERAL INS CO	\$4,181,032	8	541	502	18
HAMILTON INSURANCE COMPANY	\$3,073,557	6	540	1170	19
FOREMOST INSURANCE CO	\$6,225,130	11	510	366	20
MERCHANTS BONDING CO (MUTUAL)	\$323,763	1	504	85	21
MINNEHOMA INSURANCE COMPANY	\$955,218	2	490	405	22
CONTINENTAL WESTERN CASUALTY COMPANY	\$1,612,149	3	479	2779	23
CORONET INSURANCE COMPANY	\$10,752,304	17	465	605	24
FIRE INSURANCE EXCHANGE	\$19,399,910	29	444	273	25
NN INSURANCE COMPANY	\$428,284	1	429	94	26
SENTRY INSURANCE A MUTUAL COMPANY	\$19,443,717	28	428	313	27
INFINITY INSURANCE COMPANY	\$7,692,316	11	416	457	28
INSURANCE COMPANY OF ILLINOIS	\$4,919,291	7	406	924	29
NATIONAL INSURANCE ASSOCIATION	\$3,692,992	5	380	406	30
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,496,971	6	379	390	31
NATIONAL CASUALTY COMPANY*	\$5,398,767	7	372	302	32
AMERICAN BONDING COMPANY	\$545,771	1	367	107	33
STATE AUTO PROPERTY & CASUALTY INS CO	\$8,769,110	11	367	289	34
MIDWESTERN INSURANCE COMPANY	\$1,374,128	2	366	9724	35
ILLINOIS NATIONAL INSURANCE COMPANY	\$1,374,765	2	365	22E3	36
LEADER NATIONAL INSURANCE CO	\$11,318,069	14	364	337	37
MIDWEST MUTUAL INSURANCE CO	\$1,400,393	2	360	31E3	38
COUNTRY CASUALTY INS CO	\$583,950	1	351	447	39
GEICO GENERAL INS CO	\$3,501,564	4	319	709	40
FEDERAL KEMPER INSURANCE COMPANY	\$1,629,182	2	317	1707	41
OHIO CASUALTY INSURANCE COMPANY	\$11,190,204	12	315	199	42
TRADERS INSURANCE COMPANY	\$3,602,716	4	311	592	43
GEICO INDEMNITY COMPANY	\$791,100	1	283	447	44
GATEWAY INSURANCE COMPANY	\$13,735,390	13	280	195	45
ALLIANCE INSURANCE COMPANY INC	\$816,668	1	276	777	46

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AUTO CLUB FAMILY INSURANCE COMPANY	\$ 896,845	1	257	359	47
AMERICAN MODERN HOME INSURANCE CO	\$ 2,080,536	2	256	970	48
SELECT INSURANCE COMPANY	\$ 5,619,535	5	256	198	49
MILLERS GENERAL INSURANCE COMPANY	\$10,481,739	9	252	225	50
METROPOLITAN PROPERTY & CASUALTY INS CO	\$12,901,350	11	252	314	51
JEFFERSON INSURANCE CO OF NEW YORK	\$ 2,131,764	2	250	1030	52
AETNA CASUALTY & SURETY OF AMERICA	\$ 2,149,740	2	249	1130	53
PENN AMERICA INS CO	\$ 938,551	1	248	391	54
AMERICAN SECURITY INSURANCE COMPANY	\$ 4,596,495	4	247	233	55
GRINNELL MUTUAL REINSURANCE COMPANY	\$ 9,517,823	8	246	228	56
NORTH AMERICAN SPECIALTY INS CO	\$ 973,107	1	242	422	57
AMERICAN FAMILY HOME INSURANCE CO	\$ 2,226,323	2	241	910	58
COLUMBIA MUTUAL INSURANCE CO	\$ 52,280,019	42	241	173	59
FIRST NATIONAL INS CO OF AMERICA	\$13,523,250	11	240	161	60
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$16,181,260	13	238	332	61
LUTHERAN BENEVOLENT INS EXCHANGE	\$ 2,330,182	2	231	403	62
REGENT INSURANCE COMPANY	\$ 2,337,630	2	231	300	63
SAFECO INSURANCE COMPANY OF ILLINOIS	\$ 1,049,381	1	228	255	64
AMERICAN STATES PREFERRED INS CO	\$14,433,870	11	225	107	65
INSURANCE COMPANY OF EVANSTON	\$ 1,082,783	1	222	281	66
OLD RELIABLE CASUALTY COMPANY	\$ 9,323,733	7	220	632	67
FARMERS ALLIANCE MUTUAL INS CO	\$ 7,962,277	6	220	254	68
INTERNATIONAL INDEMNITY COMPANY	\$ 1,155,342	1	211	360	69
LITITZ MUTUAL INSURANCE COMPANY	\$ 2,601,054	2	210	312	70
PROGRESSIVE CASUALTY INSURANCE CO	\$ 24,262,024	17	209	239	71
COLONIAL INSURANCE CO OF CALIFORNIA	\$ 14,227,318	10	208	166	72
FIRST FINANCIAL INSURANCE COMPANY	\$ 1,183,715	1	207	1621	73
ALLSTATE INDEMNITY COMPANY	\$ 17,281,241	12	206	163	74
FIREMANS FUND INS CO OF MISSOURI	\$ 2,752,912	2	199	138	75
MID CENTURY INSURANCE COMPANY	\$ 78,601,755	52	199	149	76
AMERICAN RELIABLE INSURANCE COMPANY	\$ 1,319,127	1	189	1989	77
PENNSYLVANIA GENERAL INSURANCE CO	\$ 12,492,231	8	189	159	78
CENTURY INDEMNITY COMPANY	\$ 1,337,879	1	187	2491	79
AMERICAN BANKERS INS CO OF FLORIDA	\$ 9,441,514	6	186	161	80
ALLIED MUTUAL INS CO	\$ 19,170,426	12	186	151	81
FIREMANS FUND INSURANCE COMPANY	\$ 24,119,884	15	185	232	82
WINDSOR INSURANCE COMPANY	\$ 2,983,086	2	185	707	83
FARMERS INSURANCE EXCHANGE	\$ 12,917,463	8	183	193	84
COLONIAL PENN FRANKLIN INSURANCE CO	\$ 3,174,156	2	175	473	85
GUARANTY NATIONAL INSURANCE COMPANY	\$ 8,559,767	5	171	181	86
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$ 3,270,969	2	170	1046	87
AUTO OWNERS INSURANCE CO MUTUAL	\$ 21,155,170	12	169	197	88
HARTFORD UNDERWRITERS INSURANCE CO	\$ 63,241,480	35	166	141	89
AMERICAN NATIONAL GENERAL INS CO	\$ 1,551,424	1	165	3326	90
FOREMOST SIGNATURE INSURANCE COMPANY	\$ 3,393,138	2	164	327	91
AMERICAN STANDARD INS CO OF WISCONSIN	\$ 85,595,543	46	161	162	92
SECURA INSURANCE A MUTUAL COMPANY	\$ 20,287,764	11	161	157	93

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FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$95,169,201	51	161	156	94
ALLSTATE INSURANCE COMPANY	\$202,660,923	108	160	140	95
AMERICAN HARDWARE MUTUAL INS CO	\$1,605,289	1	160	1439	96
ECONOMY FIRE & CASUALTY COMPANY	\$9,137,675	5	160	132	97
GENERAL ACCIDENT INS CO OF AMERICA	\$24,255,922	13	160	174	98
DAIRYLAND INSURANCE COMPANY	\$13,279,655	7	156	133	99
FARMERS INSURANCE COMPANY INC	\$185,170,443	95	154	158	100
AMCO INSURANCE COMPANY	\$13,663,758	7	151	189	101
MARYLAND CASUALTY COMPANY	\$29,687,067	15	151	213	102
HAWKEYE SECURITY INSURANCE COMPANY	\$13,810,078	7	150	112	103
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$42,142,099	20	142	143	104
NORTHLAND INSURANCE COMPANY	\$14,652,684	7	141	182	105
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$21,082,082	10	141	165	106
HORACE MANN INSURANCE COMPANY	\$4,034,738	2	140	282	107
SHELTER GENERAL INS CO	\$21,930,177	10	136	104	108
PREFERRED RISK MUTUAL INSURANCE CO	\$10,970,401	5	134	213	109
SHELTER MUTUAL INSURANCE CO	\$267,809,214	119	134	104	110
CINCINNATI INS CO THE	\$2,046,286	1	130	146	111
NORTHERN ASSURANCE CO OF AMERICA	\$9,275,340	4	126	188	112
THOMAS JEFFERSON INSURANCE COMPANY	\$4,567,408	2	124	59	113
MICHIGAN MILLERS MUTUAL INS CO	\$2,204,568	1	122	234	114
AMERICAN FAMILY MUTUAL INS CO	\$571,207,408	230	121	125	115
TRUCK INSURANCE EXCHANGE	\$44,729,106	18	121	98	116
FIRST AMERICAN INSURANCE COMPANY	\$2,230,516	1	120	679	117
HANOVER INSURANCE COMPANY THE	\$12,528,033	5	118	75	118
CASUALTY INDEMNITY EXCHANGE*	\$15,090,792	6	118	81	119
DEPOSITORS INSURANCE COMPANY	\$2,339,533	1	115	899	120
ECONOMY PREFERRED INSURANCE COMPANY	\$10,284,107	4	114	94	121
COLUMBIA NATIONAL INSURANCE COMPANY	\$7,690,325	3	113	59	122
ALLIED PROPERTY & CASUALTY INS CO	\$10,417,918	4	113	175	123
ALLIANZ INSURANCE COMPANY	\$2,399,068	1	113	94	124
GENERAL CASUALTY CO OF WISCONSIN	\$7,774,978	3	112	116	125
FARMERS AND MERCHANTS INSURANCE CO	\$40,590,144	15	111	135	126
CAMERON MUTUAL INSURANCE COMPANY	\$80,045,448	29	109	131	127
PROVIDENCE WASHINGTON INSURANCE CO	\$8,040,106	3	109	196	128
NATIONWIDE MUTUAL INSURANCE COMPANY	\$13,786,141	5	107	90	129
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$84,191,077	29	103	200	130
STATE FARM MUTUAL AUTOMOBILE INS CO	\$820,023,847	281	103	105	131
SAFECO NATIONAL INSURANCE COMPANY	\$26,649,943	9	101	132	132
BLUE RIDGE INSURANCE COMPANY	\$8,731,468	3	100	202	133
ATLANTIC INSURANCE COMPANY	\$2,746,352	1	100	208	134
NORTHWESTERN NATIONAL CASUALTY CO	\$2,751,983	1	100	346	135
AMERISURE INSURANCE COMPANY	\$21,166,866	7	98	127	136
EQUITY MUTUAL INSURANCE COMPANY	\$15,291,394	5	97	180	137
CAPITOL INDEMNITY CORPORATION	\$2,853,532	1	96	193	138
CHRYSLER INSURANCE COMPANY	\$6,138,285	2	94	78	139
AMERICAN FIRE & CASUALTY COMPANY	\$3,079,520	1	90	111	140

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
NATIONAL FARMERS UNION PRO & CAS CO	\$3,087,642	1	90	55	141
BOSTON OLD COLONY INSURANCE COMPANY	\$13,270,506	4	89	47	142
METROPOLITAN CASUALTY INS CO	\$3,206,498	1	87	413	143
HOUSTON GENERAL INS CO	\$3,212,524	1	86	103	144
LUMBERMENS MUTUAL CASUALTY CO	\$17,960,722	5	83	45	145
GREAT CENTRAL INSURANCE COMPANY	\$7,047,246	2	82	82	146
HARTFORD STEAM BOILER INSPECTION & INS	\$7,209,575	2	81	48	147
UNITED FIRE AND CASUALTY COMPANY	\$18,493,554	5	80	70	148
FIDELITY AND CASUALTY CO OF NY*	\$30,921,826	8	77	66	149
AMERICAN EMPLOYERS INSURANCE CO	\$15,403,100	4	77	53	150
UNITED SECURITY INSURANCE COMPANY	\$3,650,777	1	77	290	151
USAA CASUALTY INSURANCE COMPANY	\$11,768,326	3	75	89	152
STATE FARM FIRE AND CASUALTY CO	\$365,700,199	90	74	69	153
COMMERCIAL UNION INSURANCE COMPANY	\$40,845,724	10	73	42	154
REDLAND INSURANCE COMPANY	\$7,960,670	2	73	71	155
WEST AMERICAN INSURANCE COMPANY	\$12,861,012	3	69	32	156
CIM INSURANCE CORPORATION	\$4,137,950	1	68	102	157
UNITED STATES FIDELITY & GUARANTY CO	\$76,869,073	17	66	56	158
WESTERN SURETY COMPANY	\$4,369,250	1	65	31	159
AMERICAN CASUALTY CO OF READING PA	\$19,363,510	4	61	62	160
AMERICAN ROAD INSURANCE COMPANY	\$19,539,829	4	61	36	161
SAFECO INSURANCE CO OF AMERICA	\$54,479,468	11	61	98	162
TRANSAMERICA PREMIER INSURANCE COMPANY	\$9,790,123	2	60	133	163
FARMLAND MUTUAL INSURANCE COMPANY	\$4,992,523	1	57	52	164
CONTINENTAL WESTERN INSURANCE CO	\$20,833,110	4	57	95	165
AMERICAN STATES INSURANCE COMPANY*	\$132,357,408	25	57	59	166
AMERICAN NATIONAL FIRE INSURANCE CO	\$10,623,651	2	55	40	167
EMPLOYERS MUTUAL CASUALTY COMPANY	\$16,109,893	3	55	38	168
GOVERNMENT EMPLOYEES INSURANCE CO	\$10,900,205	2	54	146	169
ASSOCIATES INSURANCE COMPANY	\$5,433,317	1	53	115	170
TRI STATE INSURANCE COMPANY	\$5,530,558	1	52	90	171
CANAL INSURANCE COMPANY	\$5,877,355	1	49	187	172
LIBERTY MUTUAL FIRE INSURANCE CO	\$118,548,397	19	48	39	173
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$6,217,751	1	46	96	174
VALLEY FORGE INSURANCE COMPANY	\$12,884,120	2	46	121	175
AMERICAN ECONOMY INSURANCE COMPANY	\$79,550,407	12	45	55	176
AMEX ASSURANCE COMPANY	\$6,415,439	1	45	19	177
HARTFORD CASUALTY INS CO	\$13,234,789	2	45	70	178
FEDERATED RURAL ELECTRIC INS CORP	\$6,515,353	1	44	54	179
GENERAL INSURANCE CO OF AMERICA	\$6,555,702	1	44	54	180
CASUALTY RECIPROCAL EXCHANGE	\$6,607,960	1	44	125	181
GRANITE STATE INSURANCE COMPANY	\$6,614,095	1	44	71	182
CITIZENS INSURANCE COMPANY OF AMERICA	\$6,796,790	1	43	120	183
TRAVELERS INDEMNITY COMPANY	\$49,933,134	7	42	36	184
GREAT WEST CASUALTY COMPANY	\$35,605,401	5	42	46	185
TRANSPORTATION INSURANCE COMPANY	\$50,605,414	7	41	34	186
INSURANCE COMPANY OF NORTH AMERICA	\$104,023,460	14	40	18	187

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NATIONWIDE AGRIBUSINESS INS CO	\$15,741,264	2	38	19	188
AMERICAN MOTORISTS INSURANCE CO	\$41,791,051	5	36	39	189
LIBERTY MUTUAL INSURANCE COMPANY	\$127,473,276	15	35	54	190
STATE AUTOMOBILE MUTUAL INS CO	\$18,025,359	2	33	56	191
NATIONAL AMERICAN INSURANCE COMPANY	\$9,631,831	1	30	56	192
JOHN DEERE INSURANCE COMPANY	\$9,822,928	1	30	11	193
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$9,986,617	1	29	11	194
WAUSAU UNDERWRITERS INS CO	\$10,043,030	1	29	32	195
AETNA CASUALTY AND SURETY COMPANY	\$133,983,658	13	29	47	196
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$51,378,486	5	29	43	197
AMERICAN STATES INSURANCE CO TX	\$10,162,882	1	29	106	198
NEW HAMPSHIRE INSURANCE COMPANY	\$10,375,564	1	28	72	199
TRANSCONTINENTAL INSURANCE COMPANY	\$21,593,823	2	28	32	200
AMERICAN MANUFACTURERS MUTUAL INS CO	\$10,710,181	1	27	10	201
FEDERATED MUTUAL INSURANCE COMPANY	\$65,681,152	6	27	35	202
TRAVELERS INDEMNITY CO OF ILLINOIS	\$88,469,388	8	27	18	203
STANDARD FIRE INSURANCE COMPANY	\$22,107,200	2	27	9	204
RELIANCE INSURANCE COMPANY	\$22,353,530	2	27	9	205
ASSURANCE COMPANY OF AMERICA	\$22,664,486	2	26	30	206
ST PAUL FIRE & MARINE INSURANCE CO	\$92,043,835	8	26	20	207
NATIONAL INDEMNITY COMPANY	\$11,836,443	1	25	36	208
ROYAL INSURANCE COMPANY OF AMERICA	\$24,127,806	2	25	29	209
NORTH RIVER INSURANCE COMPANY THE	\$12,469,067	1	24	84	210
VIGILANT INSURANCE COMPANY	\$25,276,706	2	24	23	211
HARTFORD FIRE INSURANCE COMPANY	\$38,392,368	3	23	38	212
MICHIGAN MUTUAL INSURANCE COMPANY	\$12,649,258	1	23	25	213
ATLANTIC MUTUAL INSURANCE COMPANY	\$13,399,334	1	22	31	214
AETNA CASUALTY & SURETY CO OF IL	\$13,618,968	1	22	30	215
PLANET INSURANCE COMPANY	\$13,928,694	1	21	7	216
HARTFORD ACCIDENT & INDEMNITY CO*	\$28,492,860	2	21	31	217
CONTINENTAL CASUALTY COMPANY*	\$72,092,422	5	21	25	218
CHARTER OAK FIRE INSURANCE CO THE	\$14,338,043	1	21	72	219
TRANSAMERICA INSURANCE COMPANY	\$29,035,093	2	21	54	220
MASSACHUSETTS BAY INS CO	\$15,392,937	1	19	60	221
CONTINENTAL INSURANCE COMPANY THE*	\$81,681,115	5	18	35	222
UNIVERSAL UNDERWRITERS INS CO	\$17,060,325	1	17	30	223
ASSOCIATED INDEMNITY CORPORATION	\$35,040,392	2	17	19	224
VANLINER INSURANCE COMPANY	\$38,119,108	2	16	25	225
CHURCH MUTUAL INSURANCE COMPANY	\$20,030,148	1	15	10	226
HOME INSURANCE COMPANY THE	\$21,466,122	1	14	23	227
MEDICAL DEFENSE ASSOCIATES	\$44,393,037	2	13	4	228
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$71,130,993	3	13	11	229
GULF INSURANCE COMPANY	\$26,094,322	1	11	15	230
TWIN CITY FIRE INS CO	\$30,769,988	1	10	9	231
AMERICAN INSURANCE COMPANY THE	\$36,163,878	1	8	5	232
NATIONAL SURETY CORPORATION	\$36,670,351	1	8	5	233
HOME INDEMNITY COMPANY THE	\$40,563,267	1	7	17	234

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NATIONAL UNION FIRE INS CO OF PITTSBURG	\$227,044,261	3	4	4	235
FEDERAL INSURANCE COMPANY	\$86,161,479	1	3	7	236
UNITED CASUALTY INSURANCE CO OF AMERICA	\$1,384,420	0	0	13E3	237
SOUTH CAROLINA INSURANCE COMPANY	\$1,577,601	0	0	2799	237
UNITED SOUTHERN ASSURANCE COMPANY	\$1,455,184	0	0	2155	237
CHICAGO INSURANCE COMPANY	\$1,355,958	0	0	1646	237
ARMED FORCES INSURANCE EXCHANGE	\$1,341,006	0	0	1300	237
ACCELERATION NATIONAL INS CO	\$1,193,790	0	0	1272	237
AMERICAN EAGLE INSURANCE CO	\$1,336,607	0	0	1225	237
NATIONAL CHIROPRACTIC MUTUAL INS CO	\$1,518,103	0	0	874	237
AMWEST SURETY INSURANCE COMPANY	\$1,299,106	0	0	819	237
VANGUARD INSURANCE COMPANY	\$1,642,242	0	0	805	237
ARGONAUT INSURANCE COMPANY	\$1,769,000	0	0	519	237
PRINCIPAL CASUALTY INS CO	\$3,399,796	0	0	512	237
COLONIA INSURANCE COMPANY	\$1,209,388	0	0	457	237
GRAIN DEALERS MUTUAL INSURANCE CO	\$1,843,191	0	0	430	237
MONTGOMERY WARD INSURANCE COMPANY	\$1,192,851	0	0	422	237
LEGION INSURANCE COMPANY	\$1,732,650	0	0	289	237
FORUM INSURANCE COMPANY	\$2,093,303	0	0	272	237
CLARENDON NATIONAL INS CO	\$2,778,649	0	0	271	237
CIGNA INSURANCE COMPANY	\$3,222,406	0	0	205	237
COUNTRY PREFERRED INSURANCE COMPANY*	\$958,920	0	0	204	237
STONEWALL INSURANCE COMPANY	\$30,138	0	0	201	237
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$5,580,858	0	0	178	237
BCS INSURANCE COMPANY	\$342,148	0	0	173	237
FOREMOST PROPERTY AND CASUALTY INS CO	\$307,059	0	0	168	237
COMMERCE AND INDUSTRY INSURANCE CO	\$1,982,559	0	0	162	237
OCCIDENTAL FIRE & CAS CO OF NC	\$3,124,349	0	0	162	237
ATLAS INSURANCE COMPANY	\$3,185,983	0	0	157	237
NATIONWIDE GENERAL INSURANCE CO	\$190,830	0	0	152	237
OMAHA PROPERTY AND CASUALTY INS CO	\$2,671,214	0	0	147	237
SUN INSURANCE OFFICE OF AMERICA INC	\$2,091,912	0	0	136	237
INTERNATIONAL FIDELITY INSURANCE CO	\$681,783	0	0	127	237
NATIONAL FIRE INS CO OF HARTFORD	\$3,009,197	0	0	116	237
RANGER INSURANCE COMPANY	\$5,414,426	0	0	116	237
UTICA MUTUAL INSURANCE COMPANY	\$2,241,291	0	0	112	237
DEPENDABLE INS CO INC	\$576,276	0	0	111	237
AEGIS SECURITY INSURANCE COMPANY	\$532,119	0	0	105	237
CIGNA FIRE UNDERWRITERS INS CO	\$2,295,231	0	0	105	237
LINCOLN NATIONAL SPECIALTY INS CO	\$513,433	0	0	103	237
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$505,890	0	0	102	237
BANKERS STANDARD INSURANCE COMPANY	\$2,324,089	0	0	102	237
HERITAGE INDEMNITY COMPANY	\$479,353	0	0	99	237
INDEMNITY INS CO OF NORTH AMERICA	\$2,386,702	0	0	95	237
AMERICAN FIDELITY INSURANCE COMPANY	\$326,638	0	0	85	237
EMCASCO INSURANCE COMPANY	\$2,509,592	0	0	84	237
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$2,510,844	0	0	84	237

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J C PENNEY CASUALTY INSURANCE CO	\$ 3,631,458	0	0	83	237
MOTORS INSURANCE CORPORATION	\$ 6,147,058	0	0	78	237
NORTHBROOK NATIONAL INS CO	\$ 2,604,081	0	0	78	237
HARCO NATIONAL INSURANCE COMPANY	\$ 2,612,249	0	0	77	237
NEWARK INSURANCE COMPANY	\$ 209,282	0	0	77	237
NATIONWIDE PROPERTY & CASUALTY INS CO	\$ 9,876,114	0	0	77	237
MID CONTINENT CASUALTY COMPANY	\$ 200,722	0	0	76	237
U S SPECIALTY INSURANCE COMPANY	\$ 178,129	0	0	75	237
COLONIAL AMERICAN CASUALTY AND SURETY C	\$ 125,553	0	0	72	237
JOHN HANCOCK PROP AND CAS INS CO	\$ 1,616	0	0	66	237
KANSAS CITY FIRE & MARINE INS CO	\$ 2,826,033	0	0	65	237
SEABOARD SURETY COMPANY	\$ 2,942,907	0	0	60	237
BITUMINOUS CASUALTY CORPORATION	\$ 6,514,626	0	0	54	237
PHOENIX INSURANCE COMPANY THE	\$ 5,189,987	0	0	49	237
AUTOMOBILE INS CO OF HARTFORD CT	\$ 5,267,476	0	0	48	237
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$ 5,449,136	0	0	46	237
STATE FARM GENERAL INSURANCE CO	\$ 24,506,220	0	0	44	237
BEL-AIRE INSURANCE COMPANY*	\$ 14,103,268	0	0	44	237
RLI INSURANCE COMPANY	\$ 3,695,776	0	0	41	237
NATIONAL CONTINENTAL INS CO	\$ 4,078,879	0	0	35	237
INTEGRAL INSURANCE COMPANY THE*	\$ 4,431,266	0	0	31	237
MIC PROPERTY AND CASUALTY INS CORP	\$ 4,699,636	0	0	28	237
GLOBE INDEMNITY COMPANY	\$ 4,855,753	0	0	27	237
AMERICAN AND FOREIGN INSURANCE CO	\$ 5,182,786	0	0	25	237
CENTENNIAL INSURANCE COMPANY	\$ 9,603,455	0	0	23	237
UNITED STATES FIRE INSURANCE CO	\$ 23,144,926	0	0	21	237
TRAVELERS INDEMNITY CO OF AMERICA	\$ 5,988,066	0	0	20	237
ROYAL INDEMNITY COMPANY	\$ 10,739,906	0	0	20	237
VIRGINIA SURETY COMPANY INC	\$ 6,218,435	0	0	19	237
FIDELITY AND DEPOSIT CO MARYLAND	\$ 16,535,409	0	0	18	237
CIGNA PROPERTY & CASUALTY INS CO	\$ 6,497,238	0	0	18	237
OLD REPUBLIC INSURANCE COMPANY	\$ 17,328,712	0	0	17	237
EMPLOYERS FIRE INSURANCE COMPANY	\$ 7,112,702	0	0	16	237
ST PAUL GUARDIAN INSURANCE COMPANY	\$ 7,425,090	0	0	15	237
INSURANCE CO OF THE STATE OF PA	\$ 14,068,592	0	0	15	237
ST PAUL INSURANCE CO OF ILLINOIS THE	\$ 16,548,142	0	0	12	237
ZURICH INSURANCE COMPANY	\$ 17,055,923	0	0	12	237
INTERNATIONAL INSURANCE COMPANY	\$ 18,547,296	0	0	11	237
FIDELITY AND GUARANTY INS UNDERWRITERS	\$ 19,359,490	0	0	10	237
LIBERTY INSURANCE CORPORATION	\$ 12,040,128	0	0	9	237
INDUSTRIAL INDEMNITY COMPANY	\$ 13,907,225	0	0	7	237
PACIFIC EMPLOYERS INSURANCE COMPANY	\$ 36,751,882	0	0	5	237
BAR PLAN MUTUAL INSURANCE CO THE	\$ 20,431,415	0	0	5	237
ARKWRIGHT MUTUAL INSURANCE CO	\$ 20,465,795	0	0	5	237
NORTHERN INSURANCE CO OF NEW YORK	\$ 23,200,235	0	0	4	237
ABEILLE GENERAL INS CO (US BR)	\$ 642,423	0	0	0	237
ACSTAR INSURANCE COMPANY	\$ 126,589	0	0	0	237

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AETNA CASUALTY CO OF CONNECTICUT	\$479,644	0	0	0	237
AETNA INSURANCE COMPANY OF ILLINOIS	\$56,487	0	0	0	237
AFFILIATED FM INSURANCE COMPANY	\$7,224,824	0	0	0	237
AGRI GENERAL INSURANCE COMPANY	\$437,306	0	0	0	237
AGRICULTURAL INSURANCE COMPANY	\$2,285,217	0	0	0	237
AIU INSURANCE COMPANY	\$1,462,240	0	0	0	237
ALBANY INSURANCE COMPANY	\$355,511	0	0	0	237
ALEXANDER HAMILTON INS CO OF AMERICA	\$84,371	0	0	0	237
ALLENDALE MUTUAL INSURANCE COMPANY	\$17,155,045	0	0	0	237
ALLIANCE ASSURANCE CO OF AMERICA	\$96,841	0	0	0	237
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$1,223,680	0	0	0	237
AMBAC INDEMNITY CORPORATION	\$3,016,282	0	0	0	237
AMERICAN ALLIANCE INSURANCE COMPANY	\$4,592,416	0	0	0	237
AMERICAN AUTOMOBILE INSURANCE CO	\$6,293,131	0	0	0	237
AMERICAN CENTENNIAL INSURANCE CO	\$885,048	0	0	0	237
AMERICAN CENTRAL INSURANCE COMPANY	\$185	0	0	0	237
AMERICAN CONTINENTAL INSURANCE CO	\$6,495,312	0	0	0	237
AMERICAN CREDIT INDEMNITY CO	\$1,939,876	0	0	0	237
AMERICAN EMPIRE INS CO	\$26,173	0	0	0	237
AMERICAN FIRE AND INDEMNITY COMPANY	\$326,900	0	0	0	237
AMERICAN GENERAL PROPERTY INS CO	\$90,916	0	0	0	237
AMERICAN GROWERS INSURANCE COMPANY	\$495,024	0	0	0	237
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,616,664	0	0	0	237
AMERICAN HOME ASSURANCE COMPANY	\$11,826,131	0	0	0	237
AMERICAN INDEMNITY COMPANY	\$250,198	0	0	0	237
AMERICAN LIVE STOCK INSURANCE CO	\$1,194,955	0	0	0	237
AMERICAN PROTECTION INSURANCE CO	\$5,321,834	0	0	0	237
AMERICAN SAFETY CASUALTY INS CO	\$214	0	0	0	237
AMERICAN ZURICH INSURANCE COMPANY	\$1,471,170	0	0	0	237
AMICA MUTUAL INSURANCE COMPANY	\$1,533,682	0	0	0	237
ARGONAUT MIDWEST INSURANCE COMPANY	\$2,539,676	0	0	0	237
ATHENA ASSURANCE COMPANY	\$53,020	0	0	0	237
ATLAS ASSURANCE CO OF AMERICA	\$424,584	0	0	0	237
AVEMCO INSURANCE COMPANY	\$1,416,897	0	0	0	237
BALBOA INSURANCE COMPANY	\$1,147,821	0	0	0	237
BANKERS AND SHIPPERS INSURANCE COMPANY	\$831,662	0	0	0	237
BANKERS INSURANCE COMPANY	\$10,576	0	0	0	237
BANKERS MULTIPLE LINE INSURANCE CO	\$1,240,443	0	0	0	237
BEAVER INSURANCE COMPANY	\$455	0	0	0	237
BENCHMARK INSURANCE COMPANY	\$58,729	0	0	0	237
BIRMINGHAM FIRE INS CO OF PA	\$2,122,608	0	0	0	237
BITUMINOUS FIRE AND MARINE INS CO	\$632,214	0	0	0	237
BOND SAFEGUARD INSURANCE COMPANY	\$36,416	0	0	0	237
BROTHERHOOD MUTUAL INSURANCE CO	\$727,897	0	0	0	237
BUCKEYE UNION INSURANCE COMPANY	\$6,014	0	0	0	237
CALIFORNIA COMPENSATION INS CO	\$3,664,956	0	0	0	237
CALVERT INSURANCE COMPANY	\$145,340	0	0	0	237

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CAMDEN FIRE INSURANCE ASSOCIATION	\$ 866,236	0	0	0	237
CAPITAL GUARANTY INSURANCE CO	\$ 337,166	0	0	0	237
CAROLINA CASUALTY INSURANCE COMPANY	\$ 3,006,508	0	0	0	237
CENTRAL STATES INDEMNITY CO OF OMAHA	\$ 3,763,426	0	0	0	237
CENTURION CASUALTY COMPANY	\$ 85,478	0	0	0	237
CENTURY-NATIONAL INSURANCE COMPANY	\$ 7,336	0	0	0	237
CHRISTIANIA GENERAL INS CORP OF NY	\$ 272,189	0	0	0	237
CHURCH INSURANCE CO THE	\$ 633,952	0	0	0	237
CIMARRON INSURANCE CO INCORPORATED	\$ 132,067	0	0	0	237
CINCINNATI CASUALTY COMPANY THE	\$ 657,146	0	0	0	237
CITY INSURANCE COMPANY	\$ 4,523,448	0	0	0	237
COMMERCIAL INS CO OF NEWARK NJ*	\$ 659,488	0	0	0	237
COMMERCIAL LOAN INS CORPORATION	\$ 75,600	0	0	0	237
COMMONWEALTH GENERAL INS CO*	\$ 244,611	0	0	0	237
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	\$ 567,689	0	0	0	237
COMPUTER INSURANCE COMPANY	\$ 51,576	0	0	0	237
CONNECTICUT GENERAL FIRE & CASUALTY INS	\$ 16,605	0	0	0	237
CONNECTICUT INDEMNITY COMPANY THE	\$ 2,985,826	0	0	0	237
CONTRACTORS BONDING & INS COMPANY	\$ 160,004	0	0	0	237
CREDIT GENERAL INS CO	\$ 489,737	0	0	0	237
CRITERION CASUALTY COMPANY	\$ 248,366	0	0	0	237
CUMIS INSURANCE SOCIETY INC	\$ 9,032,199	0	0	0	237
DIAMOND STATE INSURANCE COMPANY	\$ 56,992	0	0	0	237
DOCTORS' COMPANY AN INTERINS EXCHANGE	\$ 921,100	0	0	0	237
DORINCO REINSURANCE COMPANY	\$ 1,268,734	0	0	0	237
EAGLE AMERICAN INSURANCE COMPANY	\$ 862	0	0	0	237
ECONOMY PREMIER ASSURANCE COMPANY	\$ 12,148	0	0	0	237
ELECTRIC INSURANCE COMPANY	\$ 70,356	0	0	0	237
ELECTRIC MUTUAL LIABILITY INS CO	\$ 1,930,670	0	0	0	237
EMPIRE INSURANCE COMPANY	\$ 1,258	0	0	0	237
EMPLOYERS REINSURANCE CORPORATION	\$ 11,904,575	0	0	0	237
FAIRMONT INSURANCE COMPANY	\$ 27,768	0	0	0	237
FARMERS MUTUAL HAIL INS CO OF IOWA	\$ 1,905,748	0	0	0	237
FARMINGTON CASUALTY COMPANY	\$ 7,974,862	0	0	0	237
FIDELITY AND GUARANTY INSURANCE COMPANY	\$ 6,065,182	0	0	0	237
FINANCIAL AMERICAN INSURANCE COMPANY	\$ 169,763	0	0	0	237
FINANCIAL GUARANTY INSURANCE COMPANY	\$ 6,602,422	0	0	0	237
FINANCIAL SECURITY ASSUR INC	\$ 431,385	0	0	0	237
FIREMANS FUND INS CO OF WISCONSIN	\$ 4,473,976	0	0	0	237
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$ 3,763,821	0	0	0	237
FIRST COMMUNITY INSURANCE COMPANY	\$ 190,792	0	0	0	237
FIRST GENERAL INSURANCE COMPANY	\$ 5,170	0	0	0	237
FIRST SPECIALTY INSURANCE CORPORATION	\$ 2,118,609	0	0	0	237
FLORISTS MUTUAL INSURANCE COMPANY	\$ 2,320,603	0	0	0	237
FORTRESS INSURANCE COMPANY OF AMERICA	\$ 21,174	0	0	0	237
FREMONT INDEMNITY COMPANY	\$ 15,440	0	0	0	237
GAN NORTH AMERICAN INSURANCE CO	\$ 76,372	0	0	0	237

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GE RESIDENTIAL MORTG INS CORP OF NC	\$227,708	0	0	0	237
GENERAL ELECTRIC GUARANTY INS CORP	\$2,162	0	0	0	237
GENERAL ELECTRIC MORT INS' CORP	\$9,778,810	0	0	0	237
GENERAL ELECTRIC MORT INS CORP OF NC	\$88,129	0	0	0	237
GENERAL REINSURANCE CORPORATION	\$2,443,176	0	0	0	237
GENERAL STAR NATIONAL INS CO	\$1,230,675	0	0	0	237
GENESIS INSURANCE COMPANY	\$152,669	0	0	0	237
GERLING AMERICA INSURANCE COMPANY	\$350,252	0	0	0	237
GERMANTOWN INSURANCE COMPANY	\$3,227	0	0	0	237
GLENS FALLS INSURANCE COMPANY THE	\$10,718,985	0	0	0	237
GREAT NORTHERN INSURANCE COMPANY	\$9,089,594	0	0	0	237
GREAT PACIFIC INSURANCE COMPANY	\$2,405	0	0	0	237
GREATER NEW YORK MUTUAL INS CO	\$66,906	0	0	0	237
GREENWICH INSURANCE COMPANY	\$1,983,388	0	0	0	237
HEART OF AMERICA FIRE & CAS CO*	\$2,768,261	0	0	0	237
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$2,768,261	0	0	0	237
HIGHLANDS INSURANCE COMPANY	\$534,299	0	0	0	237
HOME INSURANCE CO OF WISCONSIN THE	\$101,754	0	0	0	237
HOME INSURANCE COMPANY OF INDIANA, THE	\$278,326	0	0	0	237
INDEPENDENT RECIPROCAL EXCHANGE	\$20	0	0	0	237
INDIANA LUMBERMENS MUTUAL INS CO	\$9,289,747	0	0	0	237
INSURANCE COMPANY OF THE PRAIRIE STATES	\$1,878,749	0	0	0	237
INSURANCE COMPANY OF THE WEST	\$6,378	0	0	0	237
INTEGON INDEMNITY CORP	\$575,329	0	0	0	237
INTERCARGO INSURANCE COMPANY	\$378,913	0	0	0	237
INTERNATIONAL BUS & MERCANTILE REASSUR	\$1,027,116	0	0	0	237
INTERSTATE INDEMNITY COMPANY	\$359,975	0	0	0	237
INVESTORS MORTGAGE INS CO	\$457,881	0	0	0	237
ITT LYNDON PROPERTY INS CO	\$1,968,965	0	0	0	237
JEWELERS MUTUAL INSURANCE COMPANY	\$1,397,439	0	0	0	237
JOHN HANCOCK INDEMNITY COMPANY	\$6,175	0	0	0	237
KANSAS BANKERS SURETY COMPANY THE	\$7,262,281	0	0	0	237
KANSAS MEDICAL MUTUAL INS CO	\$9,291	0	0	0	237
KENTUCKY INSURANCE COMPANY	\$204,634	0	0	0	237
LANCER INSURANCE COMPANY	\$769,760	0	0	0	237
LIBERTY NATIONAL FIRE INS CO	\$4,166,982	0	0	0	237
LINCOLN GENERAL INSURANCE CO	\$49,584	0	0	0	237
LINCOLN NATIONAL HEALTH & CAS INS CO	\$728,754	0	0	0	237
LMI INSURANCE COMPANY	\$3,971,558	0	0	0	237
LONDON ASSURANCE OF AMERICA INC THE	\$65,980	0	0	0	237
LONDON GUARANTEE & ACCIDENT CO OF NY	\$120,018	0	0	0	237
LUMBER MUTUAL INSURANCE COMPANY	\$62,472	0	0	0	237
LUMBERMENS UNDERWRITING ALLIANCE	\$3,749,519	0	0	0	237
MARINE INDEMNITY INSURANCE CO OF AMERIC	\$196,166	0	0	0	237
MAYFLOWER INSURANCE COMPANY LTD., THE	\$2,385,739	0	0	0	237
MBIA INSURANCE CORP. OF ILLINOIS	\$2,167,446	0	0	0	237
MEDICAL PROTECTIVE COMPANY	\$25,453,434	0	0	0	237

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MENDOTA INSURANCE COMPANY	\$245,267	0	0	0	237
MERASTAR INSURANCE COMPANY	\$352,508	0	0	0	237
MERITPLAN INSURANCE COMPANY	\$43	0	0	0	237
METROPOLITAN GENERAL INS CO	\$329,586	0	0	0	237
MGA INSURANCE COMPANY, INC.	\$62,151	0	0	0	237
MIC GENERAL INSURANCE CORPORATION	\$205,417	0	0	0	237
MIDWEST EMPLOYERS CASUALTY COMPANY	\$2,429,377	0	0	0	237
MILLERS MUTUAL INSURANCE COMPANY	\$304,582	0	0	0	237
MISSOURI HOSPITAL PLAN	\$23,791,817	0	0	0	237
MISSOURI MEDICAL INSURANCE COMPANY	\$32,831,788	0	0	0	237
MORTGAGE GUARANTY INS CORP	\$10,979,901	0	0	0	237
MT AIRY INSURANCE COMPANY	\$535,060	0	0	0	237
MUNICIPAL BOND INVESTORS ASSUR CORP	\$7,324,965	0	0	0	237
MUTUAL FIRE AND STORM INSURANCE CO	\$54,739	0	0	0	237
MUTUAL PROTECTIVE INS CO	\$2,787,580	0	0	0	237
MUTUAL SERVICE CASUALTY INSURANCE CO	\$590,124	0	0	0	237
NAC REINSURANCE CORPORATION	\$74,757	0	0	0	237
NATIONAL ALLIANCE INSURANCE CO	\$17,508	0	0	0	237
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$20,917	0	0	0	237
NATIONAL ASSURANCE UNDERWRITERS INC	\$232,562	0	0	0	237
NATIONAL AUTOMOBILE AND CASUALTY INS CO	\$3,979	0	0	0	237
NATIONAL FARMERS UNION STANDARD INS CO	\$773,760	0	0	0	237
NATIONAL FIRE & INDEMNITY EXCHANGE	\$722,809	0	0	0	237
NATIONAL GENERAL ASSURANCE COMPANY	\$16,971	0	0	0	237
NATIONAL INSURANCE UNDERWRITERS	\$240,560	0	0	0	237
NATIONAL LIABILITY & FIRE INS CO	\$155,412	0	0	0	237
NATIONAL REINSURANCE CORP, THE	\$1,171,057	0	0	0	237
NAU COUNTRY INSURANCE COMPANY	\$2,444,126	0	0	0	237
NAVIGATORS INSURANCE COMPANY	\$357,032	0	0	0	237
NEW ENGLAND INSURANCE COMPANY	\$114,660	0	0	0	237
NEW YORK FRONTIER INSURANCE COMPANY	\$115,482	0	0	0	237
NEW YORK MARINE & GENERAL INS CO	\$5,635,372	0	0	0	237
NIAGARA FIRE INSURANCE COMPANY	\$2,204,798	0	0	0	237
NOBEL INSURANCE COMPANY	\$505,353	0	0	0	237
NORDSTERN INSURANCE CO OF AMERICA	\$47,983	0	0	0	237
NORTHBROOK INDEMNITY CO	\$117,268	0	0	0	237
NORTBROOK PROPERTY & CASUALTY INS CO	\$2,029,673	0	0	0	237
NORTHFIELD INSURANCE COMPANY	\$1,401,431	0	0	0	237
NORTHWESTERN NATIONAL INS CO	\$634,946	0	0	0	237
OHIO FARMERS INSURANCE CO	\$41,276	0	0	0	237
OHIO INDEMNITY COMPANY	\$482	0	0	0	237
OLD REPUBLIC SURETY COMPANY	\$262,994	0	0	0	237
OLD UNITED CASUALTY COMPANY	\$877,834	0	0	0	237
OWNERS INSURANCE COMPANY	\$1,787,034	0	0	0	237
PACIFIC INDEMNITY COMPANY	\$1,465,873	0	0	0	237
PEERLESS INSURANCE COMPANY	\$59,676	0	0	0	237
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$79,154	0	0	0	237

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PETROLEUM CASUALTY COMPANY	\$7,157	0	0	0	237
PHARMACISTS MUTUAL INSURANCE COMPANY	\$5,687,189	0	0	0	237
PHICO INSURANCE COMPANY	\$1,827,429	0	0	0	237
PHILADELPHIA INDEMNITY INSURANCE CO	\$46,527	0	0	0	237
PHOENIX ASSURANCE CO OF NEW YORK	\$677,629	0	0	0	237
PHYSICIANS DEFENSE ASSOCIATION	\$561,233	0	0	0	237
PIE MUTUAL INSURANCE CO, THE	\$16,689,700	0	0	0	237
PLAINS INSURANCE COMPANY	\$2,630	0	0	0	237
PMI MORTGAGE INS CO	\$2,961,912	0	0	0	237
POTOMAC INSURANCE CO OF ILLINOIS	\$202,261	0	0	0	237
PRAIRIE STATE FARMERS INSURANCE ASSOC	\$1,298,948	0	0	0	237
PREFERRED ABSTAINERS INS CO	\$1,219,400	0	0	0	237
PREFERRED PHYSICIANS INS CO D/B/A PPIC	\$9,063	0	0	0	237
PREFERRED PHYSICIANS MUT RISK RETENT GP	\$2,907,676	0	0	0	237
PREMIER ALLIANCE INSURANCE CO	\$1,745,994	0	0	0	237
PROFESSIONAL LIABILITY INSURANCE CO	\$75,828	0	0	0	237
PROFESSIONAL MEDICAL INSURANCE COMPANY	\$2,791,138	0	0	0	237
PROFESSIONAL MUT INS CO RISK RETENTION*	\$2,782,376	0	0	0	237
PROGRESSIVE SPECIALTY INS CO	\$515,780	0	0	0	237
PROTECTION MUTUAL INSURANCE COMPANY	\$8,198,205	0	0	0	237
PROTECTIVE INSURANCE COMPANY	\$1,329,796	0	0	0	237
PRUDENTIAL GENERAL INS CO	\$638,866	0	0	0	237
PURITAN EXCESS AND SURPLUS LINES INS CO	\$200	0	0	0	237
RCA MUTUAL INSURANCE COMPANY	\$24,578,298	0	0	0	237
RECIPROCAL EXCHANGE	\$544,828	0	0	0	237
REINSURANCE CORP OF NEW YORK	\$360,235	0	0	0	237
REPUBLIC MORTGAGE INSURANCE COMPANY	\$4,837,823	0	0	0	237
REPUBLIC WESTERN INS CO	\$834,773	0	0	0	237
ROCKFORD MUTUAL INSURANCE COMPANY	\$271,560	0	0	0	237
RURAL COMMUNITY INSURANCE COMPANY	\$9,503	0	0	0	237
SAFEGUARD INSURANCE COMPANY	\$297,036	0	0	0	237
SAFETY NATIONAL CASUALTY CORPORATION	\$4,606,990	0	0	0	237
SAVERS PROPERTY & CASUALTY INS CO	\$1,008,863	0	0	0	237
SEA INSURANCE CO OF AMERICA THE	\$263,484	0	0	0	237
SECURITY INSURANCE CO OF HARTFORD	\$16,772,517	0	0	0	237
SECURITY NATIONAL INSURANCE COMPANY	\$17,064	0	0	0	237
SENECA INSURANCE COMPANY INC	\$68,537	0	0	0	237
SKANDIA U S INSURANCE COMPANY	\$456,406	0	0	0	237
SOUTHERN GENERAL INSURANCE COMPANY	\$42,830	0	0	0	237
SOUTHERN INSURANCE COMPANY	\$7,897	0	0	0	237
ST JUDE'S PROTECTIVE ASSOCIATION INC	\$60,000	0	0	0	237
ST PAUL MERCURY INSURANCE COMPANY	\$20,360,502	0	0	0	237
ST PAUL PROPERTY & CASUALTY INS CO	\$1,431,362	0	0	0	237
STANDARD GUARANTY INSURANCE COMPANY	\$2,126,678	0	0	0	237
STAR INSURANCE COMPANY	\$421,549	0	0	0	237
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$2,444,126	0	0	0	237
STATE SURETY COMPANY	\$1,370,405	0	0	0	237

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STATEWIDE INSURANCE COMPANY	\$ 140	0	0	0	237
STRATFORD INSURANCE COMPANY	\$291,466	0	0	0	237
SUMITOMO MARINE & FIRE INS CO LTD	\$118,855	0	0	0	237
SUN INSURANCE COMPANY OF NEW YORK	\$1,913,274	0	0	0	237
TEXAS GENERAL INDEMNITY COMPANY	\$61,622	0	0	0	237
TITAN INDEMNITY COMPANY	\$92,980	0	0	0	237
TOYOTA MOTOR INSURANCE COMPANY	\$380,533	0	0	0	237
TRANS PACIFIC INSURANCE COMPANY	\$205,582	0	0	0	237
TRANSAMERICA INDEMNITY CO	\$25,810	0	0	0	237
TRANSPORT INSURANCE COMPANY	\$1,698,711	0	0	0	237
TRANSUNION CASUALTY COMPANY	\$48,233	0	0	0	237
TRIAD GUARANTY INSURANCE CORP	\$79,129	0	0	0	237
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$35,689	0	0	0	237
TRINITY UNIVERSAL INSURANCE COMPANY	\$21,277	0	0	0	237
TRUMBULL INSURANCE COMPANY	\$1,279,418	0	0	0	237
TRUSTGARD INSURANCE COMPANY	\$189,119	0	0	0	237
U S PHYSICIANS MUT RISK RETENTION GROU	\$43,584	0	0	0	237
ULICO CASUALTY COMPANY	\$1,670,662	0	0	0	237
UNICARE INSURANCE COMPANY	\$ 6	0	0	0	237
UNIGARD INSURANCE COMPANY	\$66,336	0	0	0	237
UNIGARD SECURITY INSURANCE COMPANY	\$268,216	0	0	0	237
UNION INSURANCE CO	\$264,188	0	0	0	237
UNION MUTUAL INSURANCE CO OF PROVIDENCE	\$819,856	0	0	0	237
UNITED COMMUNITY INSURANCE COMPANY	\$584,734	0	0	0	237
UNITED FINANCIAL CASUALTY COMPANY	\$ 1,052	0	0	0	237
UNITED GUARANTY RESIDENTIAL INS CO	\$3,322,139	0	0	0	237
UNITED GUARANTY RESIDENTIAL INS NC	\$881,470	0	0	0	237
UNITED PACIFIC INSURANCE COMPANY	\$931,258	0	0	0	237
UNITED STATES LIABILITY INSURANCE CO	\$266,226	0	0	0	237
UNIVERSAL OF OMAHA CASUALTY INS COMPANY	\$849,320	0	0	0	237
UNIVERSAL SURETY COMPANY	\$29,600	0	0	0	237
UNIVERSAL SURETY OF AMERICA	\$14,520	0	0	0	237
USF RE INSURANCE COMPANY	\$ 1,954	0	0	0	237
VALIANT INS CO	\$2,307,015	0	0	0	237
VASA NORTH ATLANTIC INSURANCE COMPANY	\$1,285,579	0	0	0	237
VEREX ASSURANCE INCORPORATED	\$2,976,134	0	0	0	237
VESTA INSURANCE CORPORATION	\$27,148	0	0	0	237
VISION SERVICE PLAN INSURANCE CO	\$718,532	0	0	0	237
VOYAGER GUARANTY INSURANCE COMPANY	\$1,134,678	0	0	0	237
WASHINGTON INTERNATIONAL INSURANCE CO	\$193,453	0	0	0	237
WESCO INSURANCE COMPANY	\$82,602	0	0	0	237
WESTCHESTER FIRE INSURANCE COMPANY	\$5,613,796	0	0	0	237
WESTERN DIVERSIFIED CASUALTY INS CO	\$12,409	0	0	0	237
WESTFIELD INSURANCE COMPANY	\$ 534	0	0	0	237
WESTPORT INSURANCE CORPORATION	\$113,357	0	0	0	237
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$934,630	0	0	0	237
YORK INSURANCE COMPANY	\$91,544	0	0	0	237

MISSOURI DEPARTMENT OF INSURANCE  
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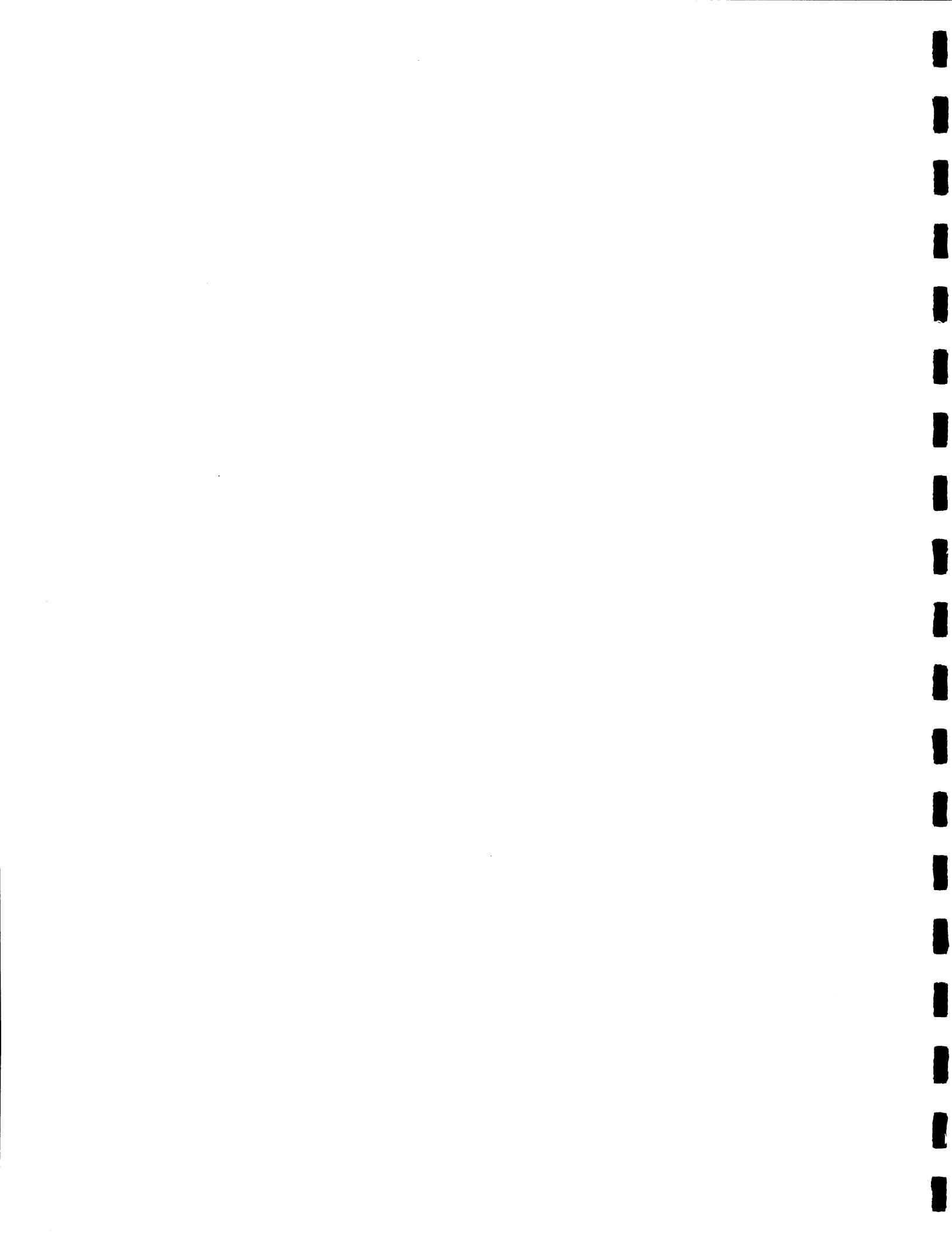
TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES  
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
YOSEMITE INSURANCE COMPANY	\$271,715	0	0	0	237
ZURICH AMERICAN INS CO OF ILLINOIS	\$346,294	0	0	0	237
	=====	=====			
	\$8,128,618,395	2359			

**Total**

**Private Passenger Automobile**

**Complaint Indices**



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PRIVATE PASSENGER AUTOMOBILE INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AEGIS SECURITY INSURANCE COMPANY	\$2,684	0	0	0	132
AETNA CASUALTY & SURETY CO OF IL	\$3,285	1	32	25	96
AETNA CASUALTY & SURETY OF AMERICA	\$690	1	32	37	94
AETNA CASUALTY AND SURETY COMPANY	\$3,878,353	0	0	46	132
AETNA INSURANCE COMPANY	\$81,520	0	0	24	132
AETNA INSURANCE COMPANY OF ILLINOIS	\$19,480	0	0	0	132
AGRICULTURAL INSURANCE COMPANY	\$1,683	0	0	0	132
AIU INSURANCE COMPANY	\$18,368	0	0	0	132
ALLIANCE ASSURANCE CO OF AMERICA	\$6,143	0	0	0	132
ALLIANCE INSURANCE COMPANY INC	\$20,407	0	0	0	132
ALLIED MUTUAL INS CO	\$1,432,854	1	23	35	126
ALLIED PROPERTY & CASUALTY INS CO	\$3,564,005	4	68	48	65
ALLSTATE INDEMNITY COMPANY	\$6,810,911	8	95	81	47
ALLSTATE INSURANCE COMPANY	\$72,002,848	73	125	111	27
AMCO INSURANCE COMPANY	\$4,300,038	7	108	124	39
AMERICAN ALLIANCE INSURANCE COMPANY	\$1,166,847	0	0	0	132
AMERICAN AND FOREIGN INSURANCE CO	\$641,629	0	0	10	132
AMERICAN BANKERS INS CO OF FLORIDA	\$909,117	3	78	49	59
AMERICAN CASUALTY CO OF READING PA	\$546,746	1	28	21	114
AMERICAN ECONOMY INSURANCE COMPANY	\$21,641,349	9	46	59	90
AMERICAN EMPLOYERS INSURANCE CO	\$647,974	2	55	42	78
AMERICAN FAMILY HOME INSURANCE CO	\$806,840	0	0	0	132
AMERICAN FAMILY MUTUAL INS CO	\$173,284,345	128	94	104	49
AMERICAN FIDELITY INSURANCE COMPANY	\$2	0	0	0	132
AMERICAN FIRE & CASUALTY COMPANY	\$933,107	1	26	10	120
AMERICAN FIRE AND INDEMNITY COMPANY	\$129,144	0	0	0	132
AMERICAN HARDWARE MUTUAL INS CO	\$71,931	0	0	12	132
AMERICAN INDEMNITY COMPANY	\$36,127	0	0	0	132
AMERICAN INSURANCE COMPANY THE	\$1,621,764	0	0	0	132
AMERICAN INTERNATIONAL INS CO	\$355,170	2	58	90	73
AMERICAN MANUFACTURERS MUTUAL INS CO	\$25,927	0	0	0	132
AMERICAN MODERN HOME INSURANCE CO	\$376,328	0	0	0	132
AMERICAN MOTORISTS INSURANCE CO	\$3,995,838	4	64	73	67
AMERICAN NATIONAL FIRE INSURANCE CO	\$152,315	2	61	24	68
AMERICAN NATIONAL GENERAL INS CO	\$775,712	1	27	50	118
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$6,249,681	9	113	150	35
AMERICAN PROTECTION INSURANCE CO	\$22,131	0	0	0	132
AMERICAN RELIABLE INSURANCE COMPANY	\$516,699	1	28	11	112
AMERICAN ROAD INSURANCE COMPANY	\$0	2	.	.	.
AMERICAN SECURITY INSURANCE COMPANY	\$766,276	3	80	71	57
AMERICAN STANDARD INS CO OF WISCONSIN	\$42,641,300	46	128	130	21
AMERICAN STATES INSURANCE COMPANY*	\$11,377,551	7	59	78	71
AMERICAN STATES PREFERRED INS CO	\$5,552,657	6	81	46	56
AMERISURE INSURANCE COMPANY	\$4,736,551	5	74	81	63
AMEX ASSURANCE COMPANY	\$147,928	1	31	12	101
AMICA MUTUAL INSURANCE COMPANY	\$708,055	0	0	0	132
ANSVAR AMERICA INSURANCE COMPANY	\$983,262	3	77	96	60

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PRIVATE PASSENGER AUTOMOBILE INSURANCE  
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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
ASSOCIATED INDEMNITY CORPORATION	\$9,446,619	2	19	10	130
ASSURANCE COMPANY OF AMERICA	\$5,826,952	2	26	22	119
ATLANTA CASUALTY COMPANY *	\$6,444,798	25	309	218	5
ATLANTIC INSURANCE COMPANY	\$87,074	0	0	24	132
ATLANTIC MUTUAL INSURANCE COMPANY	\$480,099	0	0	22	132
ATLAS INSURANCE COMPANY	\$470,868	0	0	33	132
AUTO OWNERS INSURANCE CO MUTUAL	\$2,229,071	6	123	141	28
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$42,052,145	29	82	161	55
AUTOMOBILE INS CO OF HARTFORD CT	\$1,418,904	0	0	17	132
BALBOA INSURANCE COMPANY	\$1,700	0	0	0	132
BANKERS AND SHIPPERS INSURANCE COMPANY	\$14,725	0	0	0	132
BANKERS STANDARD INSURANCE COMPANY	\$81,620	0	0	12	132
BITUMINOUS CASUALTY CORPORATION	\$1,239	0	0	12	132
BOSTON OLD COLONY INSURANCE COMPANY	\$3,439,841	3	52	24	85
CALIFORNIA COMPENSATION INS CO	\$628,067	0	0	0	132
CAMERON MUTUAL INSURANCE COMPANY	\$25,305,364	23	102	112	45
CASUALTY INDEMNITY EXCHANGE*	\$0	1	.	.	.
CASUALTY RECIPROCAL EXCHANGE	\$1,013,596	1	25	29	123
CENTENNIAL INSURANCE COMPANY	\$161,892	0	0	0	132
CENTURY INDEMNITY COMPANY	\$9,821	0	0	0	132
CHARTER OAK FIRE INSURANCE CO THE	\$96,457	0	0	36	132
CHICAGO INSURANCE COMPANY	\$20,647	0	0	0	132
CHRYSLER INSURANCE COMPANY	\$0	2	.	.	.
CIGNA INSURANCE COMPANY	\$99,253	0	0	24	132
CIM INSURANCE CORPORATION	\$3,023	1	32	12	95
CINCINNATI CASUALTY COMPANY THE	\$2,195	0	0	0	132
CINCINNATI INS CO THE	\$16,746	0	0	0	132
CITIZENS INSURANCE COMPANY OF AMERICA	\$1,516,228	0	0	34	132
CLARENDON NATIONAL INS CO	\$71,502	0	0	0	132
COLONIAL INSURANCE CO OF CALIFORNIA	\$7,113,659	10	116	90	32
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,319,716	2	48	80	87
COLONIAL PENN INSURANCE COMPANY	\$1,984,163	8	171	271	14
COLUMBIA MUTUAL INSURANCE CO	\$9,276,737	29	282	182	6
COMMERCIAL UNION INSURANCE COMPANY	\$8,237	4	126	50	25
CONNECTICUT GENERAL FIRE & CASUALTY INS	\$8,302	0	0	0	132
CONTINENTAL CASUALTY COMPANY*	\$246,735	0	0	23	132
CONTINENTAL INSURANCE COMPANY THE*	\$712,392	1	27	123	115
CONTINENTAL WESTERN CASUALTY COMPANY	\$0	1	.	.	.
CONTINENTAL WESTERN INSURANCE CO	\$1,068,610	3	75	75	62
CORONET INSURANCE COMPANY	\$5,103,706	17	240	296	7
COUNTRY CASUALTY INS CO	\$291,975	1	30	34	104
COUNTRY MUTUAL INSURANCE COMPANY	\$1,385,821	6	142	105	17
COUNTRY PREFERRED INSURANCE COMPANY*	\$399,521	0	0	11	132
CRITERION CASUALTY COMPANY	\$124,178	0	0	0	132
CUMIS INSURANCE SOCIETY INC	\$65,663	0	0	0	132
DAIRYLAND INSURANCE COMPANY	\$6,639,828	6	73	66	64
DEPENDABLE INS CO INC	\$11,493	0	0	0	132

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PRIVATE PASSENGER AUTOMOBILE INSURANCE  
COMPLAINT INDICES

COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
DEPOSITORS INSURANCE COMPANY	\$ 960,122	0	0	58	132
ECONOMY FIRE & CASUALTY COMPANY	\$1,240,819	0	0	9	132
ECONOMY PREFERRED INSURANCE COMPANY	\$ 729,970	1	27	31	116
ECONOMY PREMIER ASSURANCE COMPANY	\$ 5,405	0	0	0	132
ELECTRIC INSURANCE COMPANY	\$ 25,380	0	0	0	132
EMCASCO INSURANCE COMPANY	\$ 656,910	0	0	0	132
EMPIRE FIRE AND MARINE INSURANCE CO	\$ 921,759	5	129	117	20
EMPLOYERS FIRE INSURANCE COMPANY	\$ 863,494	0	0	0	132
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$ 63	0	0	12	132
EMPLOYERS MUTUAL CASUALTY COMPANY	\$ 126,838	1	31	36	100
EQUITY MUTUAL INSURANCE COMPANY	\$ 4,728,739	2	29	76	105
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$ 26,044,637	28	121	117	30
FARMERS ALLIANCE MUTUAL INS CO	\$ 604,413	0	0	32	132
FARMERS AND MERCHANTS INSURANCE CO	\$ 13,059,733	10	76	90	61
FARMERS INSURANCE COMPANY INC	\$ 92,384,877	94	127	132	23
FARMERS INSURANCE EXCHANGE	\$0	4	.	.	.
FARMLAND MUTUAL INSURANCE COMPANY	\$ 397,311	0	0	0	132
FEDERAL INSURANCE COMPANY	\$ 1,136,727	1	25	18	124
FEDERAL KEMPER INSURANCE COMPANY	\$ 504,044	1	28	22	111
FEDERATED MUTUAL INSURANCE COMPANY	\$ 1,015,380	2	51	95	86
FIDELITY AND CASUALTY CO OF NY*	\$ 181,747	0	0	0	132
FIDELITY AND DEPOSIT CO MARYLAND	\$ 36	0	0	0	132
FIDELITY AND GUARANTY INS UNDERWRITERS	\$ 3,389,059	0	0	12	132
FIDELITY AND GUARANTY INSURANCE COMPANY	\$ 569,926	0	0	0	132
FINANCIAL AMERICAN INSURANCE COMPANY	\$ 84,882	0	0	0	132
FIREMANS FUND INS CO OF MISSOURI	\$ 1,376,456	1	24	9	125
FIREMANS FUND INS CO OF WISCONSIN	\$ 20	0	0	0	132
FIREMANS FUND INSURANCE COMPANY	\$ 184,494	4	121	307	29
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$ 93,863	0	0	0	132
FIRST AMERICAN INSURANCE COMPANY	\$ 995,058	1	25	38	121
FIRST FINANCIAL INSURANCE COMPANY	\$ 55,042	0	0	0	132
FIRST GENERAL INSURANCE COMPANY	\$ 1,001	0	0	0	132
FIRST NATIONAL INS CO OF AMERICA	\$ 3,661,213	11	184	123	11
FOREMOST INSURANCE CO	\$ 1,891,528	0	0	0	132
FOREMOST PROPERTY AND CASUALTY INS CO	\$ 9,040	0	0	0	132
FOREMOST SIGNATURE INSURANCE COMPANY	\$ 608,840	0	0	0	132
GATEWAY INSURANCE COMPANY	\$ 4,920,068	9	130	84	19
GEICO GENERAL INS CO	\$ 1,713,418	4	89	131	52
GEICO INDEMNITY COMPANY	\$ 394,782	1	29	33	107
GENERAL ACCIDENT INS CO OF AMERICA	\$ 1,928,896	5	108	188	40
GENERAL CASUALTY CO OF ILLINOIS	\$0	1	.	.	.
GENERAL CASUALTY CO OF WISCONSIN	\$ 269,317	1	30	35	103
GENERAL INSURANCE CO OF AMERICA	\$ 151,115	0	0	0	132
GENERALI U S BRANCH	\$0	1	.	.	.
GLENS FALLS INSURANCE COMPANY THE	\$ 1,586	0	0	0	132
GOVERNMENT EMPLOYEES INSURANCE CO	\$ 4,925,749	2	29	70	108
GRAIN DEALERS MUTUAL INSURANCE CO	\$ 4,326	0	0	0	132

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
GRANITE STATE INSURANCE COMPANY	\$ 9,485	0	0	0	132
GREAT AMERICAN INSURANCE COMPANY	\$51,990	12	375	221	2
GREAT NORTHERN INSURANCE COMPANY	\$ 944	0	0	0	132
GREAT WEST CASUALTY COMPANY	\$22,102	0	0	0	132
GREENWICH INSURANCE COMPANY	\$ 1,229	0	0	0	132
GRINNELL MUTUAL REINSURANCE COMPANY	\$2,103,463	6	126	76	26
GUARANTY NATIONAL INSURANCE COMPANY	\$ 0	1	.	.	.
GULF INSURANCE COMPANY	\$284,506	0	0	0	132
HAMILTON INSURANCE COMPANY	\$1,536,778	6	138	178	18
HANOVER INSURANCE COMPANY THE	\$482,055	2	57	33	76
HARTFORD ACCIDENT & INDEMNITY CO*	\$114,177	0	0	36	132
HARTFORD CASUALTY INS CO	\$768,287	2	53	81	80
HARTFORD FIRE INSURANCE COMPANY	\$747,649	1	27	51	117
HARTFORD UNDERWRITERS INSURANCE CO	\$11,764,795	23	189	170	10
HAWKEYE SECURITY INSURANCE COMPANY	\$771,559	3	80	71	58
HOME INDEMNITY COMPANY THE	\$ 4,109	0	0	0	132
HOME INSURANCE COMPANY THE	\$239,397	0	0	35	132
HORACE MANN INSURANCE COMPANY	\$1,297,992	0	0	27	132
IGF INSURANCE COMPANY	\$6,548,862	36	440	240	1
ILLINOIS NATIONAL INSURANCE COMPANY	\$595,769	2	55	95	77
INDEMNITY INS CO OF NORTH AMERICA	\$ 16,798	0	0	0	132
INDIANA LUMBERMENS MUTUAL INS CO	\$ 6,886	0	0	0	132
INFINITY INSURANCE COMPANY	\$ 3,846,158	11	180	177	12
INSURANCE COMPANY OF EVANSTON	\$15,961	0	0	0	132
INSURANCE COMPANY OF ILLINOIS	\$324,290	0	0	57	132
INSURANCE COMPANY OF NORTH AMERICA	\$ 82,044	1	31	12	99
INTERNATIONAL INDEMNITY COMPANY	\$481,480	1	28	11	110
INTERNATIONAL INSURANCE COMPANY	\$117,815	0	0	12	132
J C PENNEY CASUALTY INSURANCE CO	\$1,237,634	0	0	18	132
JEFFERSON INSURANCE CO OF NEW YORK	\$ 9,758	0	0	0	132
JOHN DEERE INSURANCE COMPANY	\$126,588	0	0	0	132
JOHN HANCOCK INDEMNITY COMPANY	\$ 243	0	0	0	132
JOHN HANCOCK PROP AND CAS INS CO	\$ 808	0	0	12	132
KANSAS CITY FIRE & MARINE INS CO	\$ 2,099	0	0	12	132
LEADER NATIONAL INSURANCE CO	\$ 5,150,936	14	197	155	9
LIBERTY INSURANCE CORPORATION	\$218,969	0	0	0	132
LIBERTY MUTUAL FIRE INSURANCE CO	\$13,985,704	16	115	73	33
LIBERTY MUTUAL INSURANCE COMPANY	\$ 49,884	3	94	319	50
LUMBERMENS MUTUAL CASUALTY CO	\$ 40,468	0	0	25	132
MARYLAND CASUALTY COMPANY	\$1,942,952	5	108	195	41
MASSACHUSETTS BAY INS CO	\$1,465,771	0	0	34	132
MAYFLOWER INSURANCE COMPANY LTD., THE	\$656,498	0	0	0	132
MENDOTA INSURANCE COMPANY	\$109,605	0	0	0	132
MERASTAR INSURANCE COMPANY	\$174,706	0	0	0	132
METROPOLITAN CASUALTY INS CO	\$1,603,249	0	0	50	132
METROPOLITAN GENERAL INS CO	\$164,793	0	0	0	132
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,122,366	6	95	94	48

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
MIC GENERAL INSURANCE CORPORATION	\$102,708	0	0	0	132
MICHIGAN MILLERS MUTUAL INS CO	\$20	0	0	0	132
MICHIGAN MUTUAL INSURANCE COMPANY	\$286,888	0	0	0	132
MID CENTURY INSURANCE COMPANY	\$19,614,573	36	198	132	8
MID CONTINENT CASUALTY COMPANY	\$233	0	0	12	132
MIDWEST MUTUAL INSURANCE CO	\$430,190	1	29	22	109
MIDWESTERN INSURANCE COMPANY	\$659,358	2	55	41	79
MILLERS GENERAL INSURANCE COMPANY	\$3,324,419	3	53	56	82
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$7,994,024	14	151	130	16
MINNEHOMA INSURANCE COMPANY	\$155,459	0	0	0	132
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$10,377	0	0	0	132
MONTGOMERY WARD INSURANCE COMPANY	\$564,584	0	0	0	132
MOTORS INSURANCE CORPORATION	\$52,853	0	0	49	132
NATIONAL AMERICAN INSURANCE COMPANY	\$0	1	.	.	.
NATIONAL FIRE INS CO OF HARTFORD	\$214,370	0	0	0	132
NATIONAL GENERAL ASSURANCE COMPANY	\$8,486	0	0	0	132
NATIONAL GENERAL INS CO	\$2,025,310	8	170	92	15
NATIONAL INSURANCE ASSOCIATION	\$1,846,496	5	109	80	36
NATIONAL SURETY CORPORATION	\$370,905	0	0	0	132
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$0	2	.	.	.
NATIONWIDE AGRIBUSINESS INS CO	\$193,795	0	0	0	132
NATIONWIDE GENERAL INSURANCE CO	\$95,402	0	0	12	132
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$937,735	0	0	19	132
NATIONWIDE MUTUAL INSURANCE COMPANY	\$2,527,696	3	59	63	72
NATIONWIDE PROPERTY & CASUALTY INS CO	\$114,387	0	0	48	132
NAU COUNTRY INSURANCE COMPANY	\$22,866	0	0	0	132
NEW HAMPSHIRE INSURANCE COMPANY	\$17,089	1	32	25	97
NIAGARA FIRE INSURANCE COMPANY	\$119,580	0	0	0	132
NORTH RIVER INSURANCE COMPANY THE	\$1,790,363	1	22	72	127
NORTHERN ASSURANCE CO OF AMERICA	\$2,050,717	2	42	84	92
NORTHERN INSURANCE CO OF NEW YORK	\$10,358	0	0	0	132
NORTHLAND INSURANCE COMPANY	\$664,545	4	109	145	37
NORTHWESTERN NATIONAL CASUALTY CO	\$7,743	0	0	0	132
NORTHWESTERN NATIONAL INS CO	\$641	0	0	0	132
OHIO CASUALTY INSURANCE COMPANY	\$905,714	4	104	78	43
OLD RELIABLE CASUALTY COMPANY	\$1,542,501	0	0	127	132
OMAHA PROPERTY AND CASUALTY INS CO	\$618,873	0	0	21	132
PACIFIC EMPLOYERS INSURANCE COMPANY	\$2,881	0	0	0	132
PACIFIC INDEMNITY COMPANY	\$84,708	0	0	0	132
PENNSYLVANIA GENERAL INSURANCE CO	\$3,267,840	6	106	87	42
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$1,151,224	0	0	28	132
PHARMACISTS MUTUAL INSURANCE COMPANY	\$417,184	0	0	0	132
PHOENIX INSURANCE COMPANY THE	\$1,074,546	0	0	19	132
PRairie STATE FARMERS INSURANCE ASSOC	\$648,893	0	0	0	132
PREFERRED ABSTAINERS INS CO	\$465,538	0	0	0	132
PREFERRED RISK MUTUAL INSURANCE CO	\$2,092,079	4	84	137	54
PRINCIPAL CASUALTY INS CO	\$1,577,684	0	0	76	132

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
PROGRESSIVE CASUALTY INSURANCE CO	\$8,535,357	17	175	159	13
PROGRESSIVE SPECIALTY INS CO	\$250,410	0	0	0	132
PROVIDENCE WASHINGTON INSURANCE CO	\$1,766,781	3	66	89	66
PRUDENTIAL GENERAL INS CO	\$319,433	0	0	0	132
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,811,662	7	102	96	44
RANGER INSURANCE COMPANY	\$36	0	0	25	132
RECIPROCAL EXCHANGE	\$30	0	0	0	132
REGENT INSURANCE COMPANY	\$403,892	2	58	22	74
RELIANCE INSURANCE COMPANY	\$6	0	0	0	132
ROYAL INDEMNITY COMPANY	\$214,591	0	0	0	132
ROYAL INSURANCE COMPANY OF AMERICA	\$140,534	0	0	12	132
SAFECO INSURANCE CO OF AMERICA	\$9,677,741	6	57	97	75
SAFECO INSURANCE COMPANY OF ILLINOIS	\$524,691	1	28	11	113
SAFECO NATIONAL INSURANCE COMPANY	\$13,324,971	8	60	86	69
SAFEGUARD INSURANCE COMPANY	\$111,930	0	0	0	132
SEA INSURANCE CO OF AMERICA THE	\$26,391	0	0	0	132
SECURA INSURANCE A MUTUAL COMPANY	\$4,071,391	8	127	89	22
SECURITY NATIONAL INSURANCE COMPANY	\$3,980	0	0	0	132
SELECT INSURANCE COMPANY	\$665,331	4	109	52	38
SENECA INSURANCE COMPANY INC	\$363	0	0	0	132
SENTRY INSURANCE A MUTUAL COMPANY	\$3,837,677	22	360	252	4
SHELTER GENERAL INS CO	\$4,536,195	6	90	78	51
SHELTER MUTUAL INSURANCE CO	\$86,132,849	79	114	91	34
SKANDIA U S INSURANCE COMPANY	\$21,738	0	0	0	132
SOUTH CAROLINA INSURANCE COMPANY	\$285,821	0	0	34	132
SOUTHERN INSURANCE COMPANY	\$2,527	0	0	0	132
ST PAUL FIRE & MARINE INSURANCE CO	\$20,949	0	0	0	132
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,198,646	0	0	0	132
ST PAUL MERCURY INSURANCE COMPANY	\$49,279	0	0	0	132
STANDARD FIRE INSURANCE COMPANY	\$836,599	0	0	0	132
STANDARD GUARANTY INSURANCE COMPANY	\$488,009	0	0	0	132
STATE AUTO PROPERTY & CASUALTY INS CO	\$2,451,788	3	60	36	70
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$22,866	0	0	0	132
STATE AUTOMOBILE MUTUAL INS CO	\$2,774,480	2	38	34	93
STATE FARM FIRE AND CASUALTY CO	\$45,414,515	0	0	13	132
STATE FARM MUTUAL AUTOMOBILE INS CO	\$371,487,289	280	97	96	46
SUN INSURANCE OFFICE OF AMERICA INC	\$411,820	0	0	0	132
TEACHERS INSURANCE COMPANY	\$512,084	3	84	65	53
TEXAS GENERAL INDEMNITY COMPANY	\$18,900	0	0	0	132
THOMAS JEFFERSON INSURANCE COMPANY	\$0	2	.	.	.
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$19,094	0	0	12	132
TRADERS INSURANCE COMPANY	\$284	4	127	100	24
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$68,727	0	0	0	132
TRANSAMERICA INSURANCE COMPANY	\$213,957	1	30	35	102
TRANSAMERICA PREMIER INSURANCE COMPANY	\$812,657	2	53	70	81
TRAVELERS INDEMNITY CO OF AMERICA	\$184,281	0	0	12	132
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$1,199	0	0	0	132

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
TRAVELERS INDEMNITY COMPANY	\$897,658	2	52	49	84
TRI STATE INSURANCE COMPANY	\$1,440,767	0	0	17	132
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$10,045	0	0	0	132
TRINITY UNIVERSAL INSURANCE COMPANY	\$4,657	0	0	0	132
TRUCK INSURANCE EXCHANGE	\$0	2	.	.	.
TRUSTGARD INSURANCE COMPANY	\$94,560	0	0	0	132
TWIN CITY FIRE INS CO	\$153,064	0	0	12	132
UNITED FIRE AND CASUALTY COMPANY	\$321,265	1	29	34	106
UNITED SECURITY INSURANCE COMPANY	\$998,064	1	25	48	122
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$18,847,578	3	17	35	131
UNITED STATES FIDELITY & GUARANTY CO	\$1,295,500	5	120	143	31
UNITED STATES FIRE INSURANCE CO	\$4,839	0	0	25	132
UNIVERSAL UNDERWRITERS INS CO	\$173,793	0	0	35	132
USAA CASUALTY INSURANCE COMPANY	\$4,901,003	3	43	50	91
UTICA MUTUAL INSURANCE COMPANY	\$2	0	0	0	132
VALIANT INS CO	\$3,930	0	0	0	132
VALLEY FORGE INSURANCE COMPANY	\$860,334	2	52	99	83
VIGILANT INSURANCE COMPANY	\$2,238,207	1	21	15	129
VIKING INSURANCE COMPANY OF WI	\$3,991,027	23	370	370	3
VOYAGER GUARANTY INSURANCE COMPANY	\$264,934	0	0	0	132
WAUSAU UNDERWRITERS INS CO	\$26,012	1	31	25	98
WEST AMERICAN INSURANCE COMPANY	\$1,904,930	1	22	16	128
WINDSOR INSURANCE COMPANY	\$1,491,543	2	46	103	88
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$1,550,482	2	46	160	89
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$4,886	0	0	0	132
ZURICH INSURANCE COMPANY	\$41,511	0	0	0	132
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	\$1,416,020,621	1461			

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
AMERICAN ROAD INSURANCE COMPANY	\$0	2	.	.	.
CASUALTY INDEMNITY EXCHANGE*	\$0	1	.	.	.
CHRYSLER INSURANCE COMPANY	\$0	2	.	.	.
CONTINENTAL WESTERN CASUALTY COMPANY	\$0	1	.	.	.
FARMERS INSURANCE EXCHANGE	\$0	4	.	.	.
GENERAL CASUALTY CO OF ILLINOIS	\$0	1	.	.	.
GENERALI U S BRANCH	\$0	1	.	.	.
GUARANTY NATIONAL INSURANCE COMPANY	\$0	1	.	.	.
NATIONAL AMERICAN INSURANCE COMPANY	\$0	1	.	.	.
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$0	2	.	.	.
THOMAS JEFFERSON INSURANCE COMPANY	\$0	2	.	.	.
TRUCK INSURANCE EXCHANGE	\$0	2	.	.	.
IGF INSURANCE COMPANY	\$6,548,862	36	440	240	1
GREAT AMERICAN INSURANCE COMPANY	\$51,990	12	375	221	2
VIKING INSURANCE COMPANY OF WI	\$3,991,027	23	370	370	3
SENTRY INSURANCE A MUTUAL COMPANY	\$3,837,677	22	360	252	4
ATLANTA CASUALTY COMPANY	\$6,444,798	25	309	218	5
COLUMBIA MUTUAL INSURANCE CO	\$9,276,737	29	282	182	6
CORONET INSURANCE COMPANY	\$5,103,706	17	240	296	7
MID CENTURY INSURANCE COMPANY	\$19,614,573	36	198	132	8
LEADER NATIONAL INSURANCE CO	\$5,150,936	14	197	155	9
HARTFORD UNDERWRITERS INSURANCE CO	\$11,764,795	23	189	170	10
FIRST NATIONAL INS CO OF AMERICA	\$3,661,213	11	184	123	11
INFINITY INSURANCE COMPANY	\$3,846,158	11	180	177	12
PROGRESSIVE CASUALTY INSURANCE CO	\$8,535,357	17	175	159	13
COLONIAL PENN INSURANCE COMPANY	\$11,984,163	8	171	271	14
NATIONAL GENERAL INS CO	\$2,025,310	8	170	92	15
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$7,994,024	14	151	130	16
COUNTRY MUTUAL INSURANCE COMPANY	\$1,385,821	6	142	105	17
HAMILTON INSURANCE COMPANY	\$1,536,778	6	138	178	18
GATEWAY INSURANCE COMPANY	\$4,920,068	9	130	84	19
EMPIRE FIRE AND MARINE INSURANCE CO	\$921,759	5	129	117	20
AMERICAN STANDARD INS CO OF WISCONSIN	\$42,641,300	46	128	130	21
SECURA INSURANCE A MUTUAL COMPANY	\$4,071,391	8	127	89	22
FARMERS INSURANCE COMPANY INC	\$92,384,877	94	127	132	23
TRADERS INSURANCE COMPANY	\$284	4	127	100	24
COMMERCIAL UNION INSURANCE COMPANY	\$8,237	4	126	50	25
GRINNELL MUTUAL REINSURANCE COMPANY	\$2,103,463	6	126	76	26
ALLSTATE INSURANCE COMPANY	\$72,002,848	73	125	111	27
AUTO OWNERS INSURANCE CO MUTUAL	\$2,229,071	6	123	141	28
FIREMANS FUND INSURANCE COMPANY	\$184,494	4	121	307	29
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$26,044,637	28	121	117	30
UNITED STATES FIDELITY & GUARANTY CO	\$1,295,500	5	120	143	31
COLONIAL INSURANCE CO OF CALIFORNIA	\$7,113,659	10	116	90	32
LIBERTY MUTUAL FIRE INSURANCE CO	\$13,985,704	16	115	73	33
SHELTER MUTUAL INSURANCE CO	\$86,132,849	79	114	91	34
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$6,249,681	9	113	150	35

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NATIONAL INSURANCE ASSOCIATION	\$1,846,496	5	109	80	36
NORTHLAND INSURANCE COMPANY	\$664,545	4	109	145	37
SELECT INSURANCE COMPANY	\$665,331	4	109	52	38
AMCO INSURANCE COMPANY	\$4,300,038	7	108	124	39
GENERAL ACCIDENT INS CO OF AMERICA	\$1,928,896	5	108	188	40
MARYLAND CASUALTY COMPANY	\$1,942,952	5	108	195	41
PENNSYLVANIA GENERAL INSURANCE CO	\$3,267,840	6	106	87	42
OHIO CASUALTY INSURANCE COMPANY	\$905,714	4	104	78	43
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,811,662	7	102	96	44
CAMERON MUTUAL INSURANCE COMPANY	\$25,305,364	23	102	112	45
STATE FARM MUTUAL AUTOMOBILE INS CO	\$371,487,289	280	97	96	46
ALLSTATE INDEMNITY COMPANY	\$6,810,911	8	95	81	47
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,122,366	6	95	94	48
AMERICAN FAMILY MUTUAL INS CO	\$173,284,345	128	94	104	49
LIBERTY MUTUAL INSURANCE COMPANY	\$49,884	3	94	319	50
SHELTER GENERAL INS CO	\$4,536,195	6	90	78	51
GEICO GENERAL INS CO	\$1,713,418	4	89	131	52
TEACHERS INSURANCE COMPANY	\$512,084	3	84	65	53
PREFERRED RISK MUTUAL INSURANCE CO	\$2,092,079	4	84	137	54
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$42,052,145	29	82	161	55
AMERICAN STATES PREFERRED INS CO	\$5,552,657	6	81	46	56
AMERICAN SECURITY INSURANCE COMPANY	\$766,276	3	80	71	57
HAWKEYE SECURITY INSURANCE COMPANY	\$771,559	3	80	71	58
AMERICAN BANKERS INS CO OF FLORIDA	\$909,117	3	78	49	59
ANSVAR AMERICA INSURANCE COMPANY	\$983,262	3	77	96	60
FARMERS AND MERCHANTS INSURANCE CO	\$13,059,733	10	76	90	61
CONTINENTAL WESTERN INSURANCE CO	\$1,068,610	3	75	75	62
AMERISURE INSURANCE COMPANY	\$4,736,551	5	74	81	63
DAIRYLAND INSURANCE COMPANY	\$6,639,828	6	73	66	64
ALLIED PROPERTY & CASUALTY INS CO	\$3,564,005	4	68	48	65
PROVIDENCE WASHINGTON INSURANCE CO	\$1,766,781	3	66	89	66
AMERICAN MOTORISTS INSURANCE CO	\$3,995,838	4	64	73	67
AMERICAN NATIONAL FIRE INSURANCE CO	\$152,315	2	61	24	68
SAFECO NATIONAL INSURANCE COMPANY	\$13,324,971	8	60	86	69
STATE AUTO PROPERTY & CASUALTY INS CO	\$2,451,788	3	60	36	70
AMERICAN STATES INSURANCE COMPANY*	\$11,377,551	7	59	78	71
NATIONWIDE MUTUAL INSURANCE COMPANY	\$2,527,696	3	59	63	72
AMERICAN INTERNATIONAL INS CO	\$355,170	2	58	90	73
REGENT INSURANCE COMPANY	\$403,892	2	58	22	74
SAFECO INSURANCE CO OF AMERICA	\$9,677,741	6	57	97	75
HANOVER INSURANCE COMPANY THE	\$482,055	2	57	33	76
ILLINOIS NATIONAL INSURANCE COMPANY	\$595,769	2	55	95	77
AMERICAN EMPLOYERS INSURANCE CO	\$647,974	2	55	42	78
MIDWESTERN INSURANCE COMPANY	\$659,358	2	55	41	79
HARTFORD CASUALTY INS CO	\$768,287	2	53	81	80
TRANSAMERICA PREMIER INSURANCE COMPANY	\$812,657	2	53	70	81
MILLERS GENERAL INSURANCE COMPANY	\$3,324,419	3	53	56	82

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VALLEY FORGE INSURANCE COMPANY	\$860,334	2	52	99	83
TRAVELERS INDEMNITY COMPANY	\$897,658	2	52	49	84
BOSTON OLD COLONY INSURANCE COMPANY	\$3,439,841	3	52	24	85
FEDERATED MUTUAL INSURANCE COMPANY	\$1,015,380	2	51	95	86
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,319,716	2	48	80	87
WINDSOR INSURANCE COMPANY	\$1,491,543	2	46	103	88
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$1,550,482	2	46	160	89
AMERICAN ECONOMY INSURANCE COMPANY	\$21,641,349	9	46	59	90
USAA CASUALTY INSURANCE COMPANY	\$4,901,003	3	43	50	91
NORTHERN ASSURANCE CO OF AMERICA	\$2,050,717	2	42	84	92
STATE AUTOMOBILE MUTUAL INS CO	\$2,774,480	2	38	34	93
AETNA CASUALTY & SURETY OF AMERICA	\$690	1	32	37	94
CIM INSURANCE CORPORATION	\$3,023	1	32	12	95
AETNA CASUALTY & SURETY CO OF IL	\$3,285	1	32	25	96
NEW HAMPSHIRE INSURANCE COMPANY	\$17,089	1	32	25	97
WAUSAU UNDERWRITERS INS CO	\$26,012	1	31	25	98
INSURANCE COMPANY OF NORTH AMERICA	\$82,044	1	31	12	99
EMPLOYERS MUTUAL CASUALTY COMPANY	\$126,838	1	31	36	100
AMEX ASSURANCE COMPANY	\$147,928	1	31	12	101
TRANSAMERICA INSURANCE COMPANY	\$213,957	1	30	35	102
GENERAL CASUALTY CO OF WISCONSIN	\$269,317	1	30	35	103
COUNTRY CASUALTY INS CO	\$291,975	1	30	34	104
EQUITY MUTUAL INSURANCE COMPANY	\$4,728,739	2	29	76	105
UNITED FIRE AND CASUALTY COMPANY	\$321,265	1	29	34	106
GEICO INDEMNITY COMPANY	\$394,782	1	29	33	107
GOVERNMENT EMPLOYEES INSURANCE CO	\$4,925,749	2	29	70	108
MIDWEST MUTUAL INSURANCE CO	\$430,190	1	29	22	109
INTERNATIONAL INDEMNITY COMPANY	\$481,480	1	28	11	110
FEDERAL KEMPER INSURANCE COMPANY	\$504,044	1	28	22	111
AMERICAN RELIABLE INSURANCE COMPANY	\$516,699	1	28	11	112
SAFECO INSURANCE COMPANY OF ILLINOIS	\$524,691	1	28	11	113
AMERICAN CASUALTY CO OF READING PA	\$546,746	1	28	21	114
CONTINENTAL INSURANCE COMPANY THE*	\$712,392	1	27	123	115
ECONOMY PREFERRED INSURANCE COMPANY	\$729,970	1	27	31	116
HARTFORD FIRE INSURANCE COMPANY	\$747,649	1	27	51	117
AMERICAN NATIONAL GENERAL INS CO	\$775,712	1	27	50	118
ASSURANCE COMPANY OF AMERICA	\$5,826,952	2	26	22	119
AMERICAN FIRE & CASUALTY COMPANY	\$933,107	1	26	10	120
FIRST AMERICAN INSURANCE COMPANY	\$995,058	1	25	38	121
UNITED SECURITY INSURANCE COMPANY	\$998,064	1	25	48	122
CASUALTY RECIPROCAL EXCHANGE	\$1,013,596	1	25	29	123
FEDERAL INSURANCE COMPANY	\$1,136,727	1	25	18	124
FIREMANS FUND INS CO OF MISSOURI	\$1,376,456	1	24	9	125
ALLIED MUTUAL INS CO	\$1,432,854	1	23	35	126
NORTH RIVER INSURANCE COMPANY THE	\$1,790,363	1	22	72	127
WEST AMERICAN INSURANCE COMPANY	\$1,904,930	1	22	16	128
VIGILANT INSURANCE COMPANY	\$2,238,207	1	21	15	129

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ASSOCIATED INDEMNITY CORPORATION	\$9,446,619	2	19	10	130
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$18,847,578	3	17	35	131
OLD RELIABLE CASUALTY COMPANY	\$1,542,501	0	0	127	132
PRINCIPAL CASUALTY INS CO	\$1,577,684	0	0	76	132
DEPOSITORS INSURANCE COMPANY	\$960,122	0	0	58	132
INSURANCE COMPANY OF ILLINOIS	\$324,290	0	0	57	132
METROPOLITAN CASUALTY INS CO	\$1,603,249	0	0	50	132
MOTORS INSURANCE CORPORATION	\$52,853	0	0	49	132
NATIONWIDE PROPERTY & CASUALTY INS CO	\$114,387	0	0	48	132
AETNA CASUALTY AND SURETY COMPANY	\$3,878,353	0	0	46	132
CHARTER OAK FIRE INSURANCE CO THE	\$96,457	0	0	36	132
HARTFORD ACCIDENT & INDEMNITY CO*	\$114,177	0	0	36	132
UNIVERSAL UNDERWRITERS INS CO	\$173,793	0	0	35	132
HOME INSURANCE COMPANY THE	\$239,397	0	0	35	132
MASSACHUSETTS BAY INS CO	\$1,465,771	0	0	34	132
SOUTH CAROLINA INSURANCE COMPANY	\$285,821	0	0	34	132
CITIZENS INSURANCE COMPANY OF AMERICA	\$1,516,228	0	0	34	132
ATLAS INSURANCE COMPANY	\$470,868	0	0	33	132
FARMERS ALLIANCE MUTUAL INS CO	\$604,413	0	0	32	132
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$1,151,224	0	0	28	132
HORACE MANN INSURANCE COMPANY	\$1,297,992	0	0	27	132
RANGER INSURANCE COMPANY	\$36	0	0	25	132
UNITED STATES FIRE INSURANCE CO	\$4,839	0	0	25	132
LUMBERMENS MUTUAL CASUALTY CO	\$40,468	0	0	25	132
AETNA INSURANCE COMPANY	\$81,520	0	0	24	132
ATLANTIC INSURANCE COMPANY	\$87,074	0	0	24	132
CIGNA INSURANCE COMPANY	\$99,253	0	0	24	132
CONTINENTAL CASUALTY COMPANY*	\$246,735	0	0	23	132
ATLANTIC MUTUAL INSURANCE COMPANY	\$480,099	0	0	22	132
OMAHA PROPERTY AND CASUALTY INS CO	\$618,873	0	0	21	132
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$937,735	0	0	19	132
PHOENIX INSURANCE COMPANY THE	\$1,074,546	0	0	19	132
J C PENNEY CASUALTY INSURANCE CO	\$1,237,634	0	0	18	132
AUTOMOBILE INS CO OF HARTFORD CT	\$1,418,904	0	0	17	132
TRI STATE INSURANCE COMPANY	\$1,440,767	0	0	17	132
STATE FARM FIRE AND CASUALTY CO	\$45,414,515	0	0	13	132
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$63	0	0	12	132
MID CONTINENT CASUALTY COMPANY	\$233	0	0	12	132
JOHN HANCOCK PROP AND CAS INS CO	\$808	0	0	12	132
BITUMINOUS CASUALTY CORPORATION	\$1,239	0	0	12	132
KANSAS CITY FIRE & MARINE INS CO	\$2,099	0	0	12	132
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$19,094	0	0	12	132
FIDELITY AND GUARANTY INS UNDERWRITERS	\$3,389,059	0	0	12	132
AMERICAN HARDWARE MUTUAL INS CO	\$71,931	0	0	12	132
BANKERS STANDARD INSURANCE COMPANY	\$81,620	0	0	12	132
NATIONWIDE GENERAL INSURANCE CO	\$95,402	0	0	12	132
INTERNATIONAL INSURANCE COMPANY	\$117,815	0	0	12	132

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ROYAL INSURANCE COMPANY OF AMERICA	\$140,534	0	0	12	132
TWIN CITY FIRE INS CO	\$153,064	0	0	12	132
TRAVELERS INDEMNITY CO OF AMERICA	\$184,281	0	0	12	132
COUNTRY PREFERRED INSURANCE COMPANY*	\$399,521	0	0	11	132
AMERICAN AND FOREIGN INSURANCE CO	\$641,629	0	0	10	132
ECONOMY FIRE & CASUALTY COMPANY	\$1,240,819	0	0	9	132
AEGIS SECURITY INSURANCE COMPANY	\$2,684	0	0	0	132
AETNA INSURANCE COMPANY OF ILLINOIS	\$19,480	0	0	0	132
AGRICULTURAL INSURANCE COMPANY	\$1,683	0	0	0	132
AIU INSURANCE COMPANY	\$18,368	0	0	0	132
ALLIANCE ASSURANCE CO OF AMERICA	\$6,143	0	0	0	132
ALLIANCE INSURANCE COMPANY INC	\$20,407	0	0	0	132
AMERICAN ALLIANCE INSURANCE COMPANY	\$1,166,847	0	0	0	132
AMERICAN FAMILY HOME INSURANCE CO	\$806,840	0	0	0	132
AMERICAN FIDELITY INSURANCE COMPANY	\$2	0	0	0	132
AMERICAN FIRE AND INDEMNITY COMPANY	\$129,144	0	0	0	132
AMERICAN INDEMNITY COMPANY	\$36,127	0	0	0	132
AMERICAN INSURANCE COMPANY THE	\$1,621,764	0	0	0	132
AMERICAN MANUFACTURERS MUTUAL INS CO	\$25,927	0	0	0	132
AMERICAN MODERN HOME INSURANCE CO	\$376,328	0	0	0	132
AMERICAN PROTECTION INSURANCE CO	\$22,131	0	0	0	132
AMICA MUTUAL INSURANCE COMPANY	\$708,055	0	0	0	132
BALBOA INSURANCE COMPANY	\$1,700	0	0	0	132
BANKERS AND SHIPPERS INSURANCE COMPANY	\$14,725	0	0	0	132
CALIFORNIA COMPENSATION INS CO	\$628,067	0	0	0	132
CENTENNIAL INSURANCE COMPANY	\$161,892	0	0	0	132
CENTURY INDEMNITY COMPANY	\$9,821	0	0	0	132
CHICAGO INSURANCE COMPANY	\$20,647	0	0	0	132
CINCINNATI CASUALTY COMPANY THE	\$2,195	0	0	0	132
CINCINNATI INS CO THE	\$16,746	0	0	0	132
CLARENDON NATIONAL INS CO	\$71,502	0	0	0	132
CONNECTICUT GENERAL FIRE & CASUALTY INS	\$8,302	0	0	0	132
CRITERION CASUALTY COMPANY	\$124,178	0	0	0	132
CUMIS INSURANCE SOCIETY INC	\$65,663	0	0	0	132
DEPENDABLE INS CO INC	\$11,493	0	0	0	132
ECONOMY PREMIER ASSURANCE COMPANY	\$5,405	0	0	0	132
ELECTRIC INSURANCE COMPANY	\$25,380	0	0	0	132
EMCASCO INSURANCE COMPANY	\$656,910	0	0	0	132
EMPLOYERS FIRE INSURANCE COMPANY	\$863,494	0	0	0	132
FARMLAND MUTUAL INSURANCE COMPANY	\$397,311	0	0	0	132
FIDELITY AND CASUALTY CO OF NY*	\$181,747	0	0	0	132
FIDELITY AND DEPOSIT CO MARYLAND	\$36	0	0	0	132
FIDELITY AND GUARANTY INSURANCE COMPANY	\$569,926	0	0	0	132
FINANCIAL AMERICAN INSURANCE COMPANY	\$84,882	0	0	0	132
FIREMANS FUND INS CO OF WISCONSIN	\$20	0	0	0	132
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$93,863	0	0	0	132
FIRST FINANCIAL INSURANCE COMPANY	\$55,042	0	0	0	132

MISSOURI DEPARTMENT OF INSURANCE  
INSURANCE COMPLAINT REPORT  
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PRIVATE PASSENGER AUTOMOBILE INSURANCE  
COMPLAINT INDICES

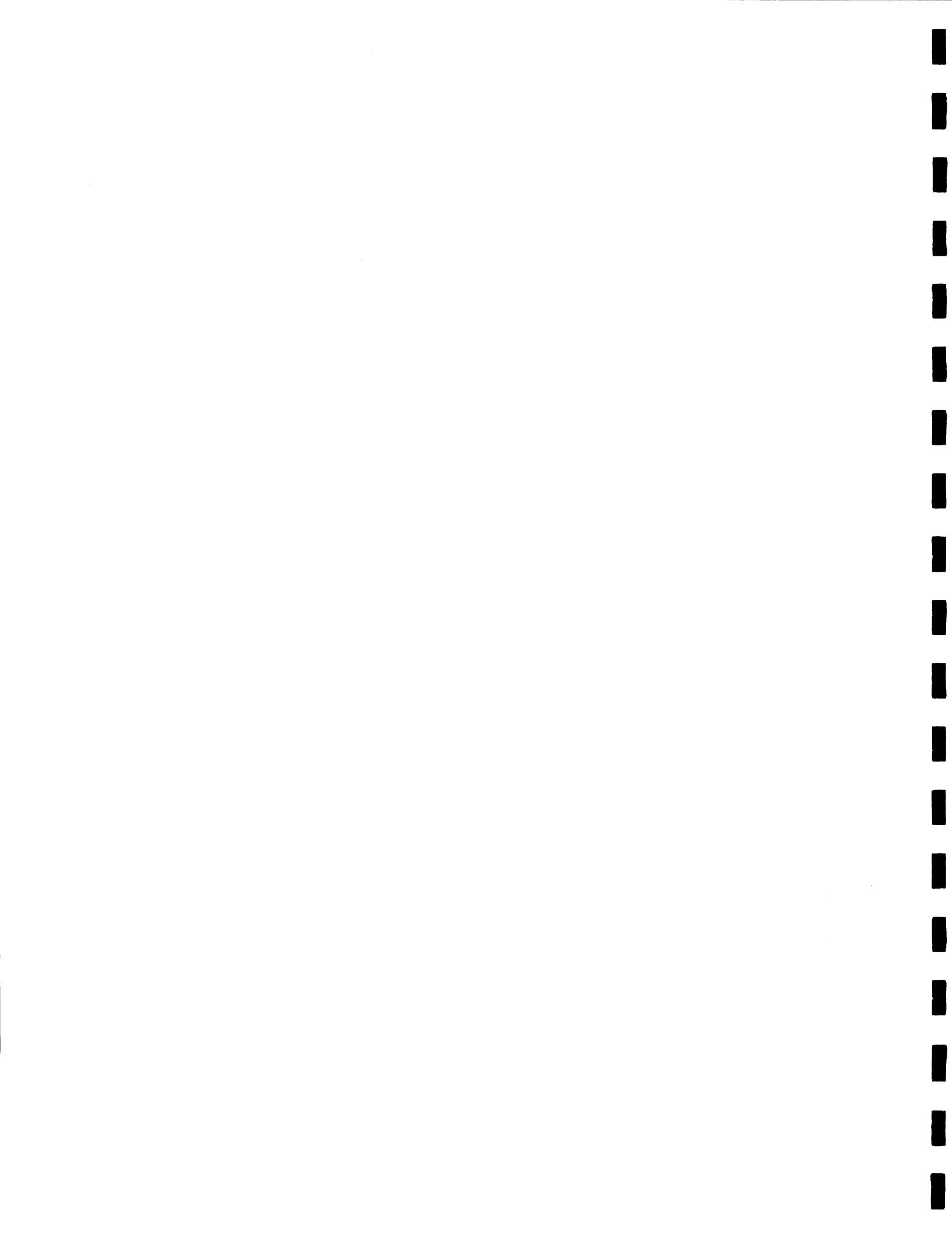
COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
FIRST GENERAL INSURANCE COMPANY	\$1,001	0	0	0	132
FOREMOST INSURANCE CO	\$1,891,528	0	0	0	132
FOREMOST PROPERTY AND CASUALTY INS CO	\$9,040	0	0	0	132
FOREMOST SIGNATURE INSURANCE COMPANY	\$608,840	0	0	0	132
GENERAL INSURANCE CO OF AMERICA	\$151,115	0	0	0	132
GLENS FALLS INSURANCE COMPANY THE	\$1,586	0	0	0	132
GRAIN DEALERS MUTUAL INSURANCE CO	\$4,326	0	0	0	132
GRANITE STATE INSURANCE COMPANY	\$9,485	0	0	0	132
GREAT NORTHERN INSURANCE COMPANY	\$944	0	0	0	132
GREAT WEST CASUALTY COMPANY	\$22,102	0	0	0	132
GREENWICH INSURANCE COMPANY	\$1,229	0	0	0	132
GULF INSURANCE COMPANY	\$284,506	0	0	0	132
HOME INDEMNITY COMPANY THE	\$4,109	0	0	0	132
INDEMNITY INS CO OF NORTH AMERICA	\$16,798	0	0	0	132
INDIANA LUMBERMENS MUTUAL INS CO	\$6,886	0	0	0	132
INSURANCE COMPANY OF EVANSTON	\$15,961	0	0	0	132
JEFFERSON INSURANCE CO OF NEW YORK	\$9,758	0	0	0	132
JOHN DEERE INSURANCE COMPANY	\$126,588	0	0	0	132
JOHN HANCOCK INDEMNITY COMPANY	\$243	0	0	0	132
LIBERTY INSURANCE CORPORATION	\$218,969	0	0	0	132
MAYFLOWER INSURANCE COMPANY LTD., THE	\$656,498	0	0	0	132
MENDOTA INSURANCE COMPANY	\$109,605	0	0	0	132
MERASTAR INSURANCE COMPANY	\$174,706	0	0	0	132
METROPOLITAN GENERAL INS CO	\$164,793	0	0	0	132
MIC GENERAL INSURANCE CORPORATION	\$102,708	0	0	0	132
MICHIGAN MILLERS MUTUAL INS CO	\$20	0	0	0	132
MICHIGAN MUTUAL INSURANCE COMPANY	\$286,888	0	0	0	132
MINNEHOMA INSURANCE COMPANY	\$155,459	0	0	0	132
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$10,377	0	0	0	132
MONTGOMERY WARD INSURANCE COMPANY	\$564,584	0	0	0	132
NATIONAL FIRE INS CO OF HARTFORD	\$214,370	0	0	0	132
NATIONAL GENERAL ASSURANCE COMPANY	\$8,486	0	0	0	132
NATIONAL SURETY CORPORATION	\$370,905	0	0	0	132
NATIONWIDE AGRIBUSINESS INS CO	\$193,795	0	0	0	132
NAU COUNTRY INSURANCE COMPANY	\$22,866	0	0	0	132
NIAGARA FIRE INSURANCE COMPANY	\$119,580	0	0	0	132
NORTHERN INSURANCE CO OF NEW YORK	\$10,358	0	0	0	132
NORTHWESTERN NATIONAL CASUALTY CO	\$7,743	0	0	0	132
NORTHWESTERN NATIONAL INS CO	\$641	0	0	0	132
PACIFIC EMPLOYERS INSURANCE COMPANY	\$2,881	0	0	0	132
PACIFIC INDEMNITY COMPANY	\$84,708	0	0	0	132
PHARMACISTS MUTUAL INSURANCE COMPANY	\$417,184	0	0	0	132
PRAIRIE STATE FARMERS INSURANCE ASSOC	\$648,893	0	0	0	132
PREFERRED ABSTAINERS INS CO	\$465,538	0	0	0	132
PROGRESSIVE SPECIALTY INS CO	\$250,410	0	0	0	132
PRUDENTIAL GENERAL INS CO	\$319,433	0	0	0	132
RECIPROCAL EXCHANGE	\$30	0	0	0	132

MISSOURI DEPARTMENT OF INSURANCE  
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PRIVATE PASSENGER AUTOMOBILE INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
RELIANCE INSURANCE COMPANY	\$ 6	0	0	0	132
ROYAL INDEMNITY COMPANY	\$214,591	0	0	0	132
SAFEGUARD INSURANCE COMPANY	\$111,930	0	0	0	132
SEA INSURANCE CO OF AMERICA THE	\$26,391	0	0	0	132
SECURITY NATIONAL INSURANCE COMPANY	\$3,980	0	0	0	132
SENECA INSURANCE COMPANY INC	\$ 363	0	0	0	132
SKANDIA U S INSURANCE COMPANY	\$21,738	0	0	0	132
SOUTHERN INSURANCE COMPANY	\$ 2,527	0	0	0	132
ST PAUL FIRE & MARINE INSURANCE CO	\$20,949	0	0	0	132
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,198,646	0	0	0	132
ST PAUL MERCURY INSURANCE COMPANY	\$ 49,279	0	0	0	132
STANDARD FIRE INSURANCE COMPANY	\$836,599	0	0	0	132
STANDARD GUARANTY INSURANCE COMPANY	\$488,009	0	0	0	132
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$22,866	0	0	0	132
SUN INSURANCE OFFICE OF AMERICA INC	\$411,820	0	0	0	132
TEXAS GENERAL INDEMNITY COMPANY	\$18,900	0	0	0	132
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$68,727	0	0	0	132
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$ 1,199	0	0	0	132
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$10,045	0	0	0	132
TRINITY UNIVERSAL INSURANCE COMPANY	\$ 4,657	0	0	0	132
TRUSTGARD INSURANCE COMPANY	\$94,560	0	0	0	132
UTICA MUTUAL INSURANCE COMPANY	\$ 2	0	0	0	132
VALIANT INS CO	\$ 3,930	0	0	0	132
VOYAGER GUARANTY INSURANCE COMPANY	\$264,934	0	0	0	132
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$ 4,886	0	0	0	132
ZURICH INSURANCE COMPANY	\$41,511	0	0	0	132
<hr/>					
	\$1,416,020,621	1461			

**Total  
Homeowners  
Complaint Indices**



MISSOURI DEPARTMENT OF INSURANCE  
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HOMEOWNERS INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
ACSTAR INSURANCE COMPANY	\$ 727	0	0	0	91
AEGIS SECURITY INSURANCE COMPANY	\$259,696	0	0	19	91
AETNA CASUALTY & SURETY CO OF IL	\$ 513	0	0	0	91
AETNA CASUALTY AND SURETY COMPANY	\$797,155	0	0	100	91
AETNA INSURANCE COMPANY OF ILLINOIS	\$ 8,631	0	0	0	91
AFFILIATED FM INSURANCE COMPANY	\$ 3,406	0	0	0	91
ALLIANCE INSURANCE COMPANY INC	\$362,973	0	0	53	91
ALLIED MUTUAL INS CO	\$1,753,151	6	178	161	8
ALLIED PROPERTY & CASUALTY INS CO	\$1,226,763	0	0	108	91
ALLSTATE INDEMNITY COMPANY	\$1,685,603	4	121	82	21
ALLSTATE INSURANCE COMPANY	\$17,720,946	31	159	149	12
AMCO INSURANCE COMPANY	\$14,861	0	0	0	91
AMERICAN ALLIANCE INSURANCE COMPANY	\$ 400	0	0	0	91
AMERICAN AND FOREIGN INSURANCE CO	\$150,177	0	0	0	91
AMERICAN AUTOMOBILE INSURANCE CO	\$ 455	0	0	0	91
AMERICAN BANKERS INS CO OF FLORIDA	\$664,260	1	44	106	79
AMERICAN CASUALTY CO OF READING PA	\$576,700	1	46	63	75
AMERICAN ECONOMY INSURANCE COMPANY	\$4,480,096	2	33	33	86
AMERICAN EMPLOYERS INSURANCE CO	\$70,287	0	0	21	91
AMERICAN FAMILY HOME INSURANCE CO	\$158,948	2	114	159	24
AMERICAN FAMILY MUTUAL INS CO	\$57,320,487	82	138	140	19
AMERICAN FIRE & CASUALTY COMPANY	\$141,796	0	0	20	91
AMERICAN FIRE AND INDEMNITY COMPANY	\$24,284	0	0	0	91
AMERICAN HARDWARE MUTUAL INS CO	\$ 5,014	0	0	0	91
AMERICAN HOME ASSURANCE COMPANY	\$ 194	0	0	0	91
AMERICAN INDEMNITY COMPANY	\$30,328	0	0	0	91
AMERICAN INSURANCE COMPANY THE	\$1,235,844	1	35	12	85
AMERICAN LOYALTY INSURANCE CO	\$28,177	1	61	22	50
AMERICAN MANUFACTURERS MUTUAL INS CO	\$ 4,049	0	0	0	91
AMERICAN MODERN HOME INSURANCE CO	\$64,174	1	60	126	51
AMERICAN MOTORISTS INSURANCE CO	\$1,133,630	1	36	37	84
AMERICAN NATIONAL FIRE INSURANCE CO	\$176,469	0	0	39	91
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$1,587,310	3	94	159	33
AMERICAN PROTECTION INSURANCE CO	\$ 4,637	0	0	0	91
AMERICAN SECURITY INSURANCE COMPANY	\$ 0	1	.	.	.
AMERICAN STATES INSURANCE CO TX	\$4,757,105	1	16	36	89
AMERICAN STATES INSURANCE COMPANY*	\$3,045,016	7	150	100	17
AMERICAN STATES PREFERRED INS CO	\$1,517,466	5	160	54	11
AMERISURE INSURANCE COMPANY	\$846,165	1	41	112	83
AMEX ASSURANCE COMPANY	\$18,624	0	0	0	91
AMICA MUTUAL INSURANCE COMPANY	\$39,146	0	0	0	91
ANSVAR AMERICA INSURANCE COMPANY	\$331,193	3	155	143	15
ARMED FORCES INSURANCE EXCHANGE	\$478,134	0	0	17	91
ASSOCIATED INDEMNITY CORPORATION	\$2,121,975	0	0	36	91
ASSOCIATES INSURANCE COMPANY	\$ 5,581	0	0	0	91
ASSURANCE COMPANY OF AMERICA	\$1,933,774	0	0	10	91
ATLANTIC INSURANCE COMPANY	\$ 122	0	0	0	91

MISSOURI DEPARTMENT OF INSURANCE  
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HOMEOWNERS INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
ATLANTIC MUTUAL INSURANCE COMPANY	\$ 380,935	0	0	0	91
ATLAS ASSURANCE CO OF AMERICA	\$ 262	0	0	0	91
AUTO CLUB FAMILY INSURANCE COMPANY	\$ 423,702	1	49	34	67
AUTO OWNERS INSURANCE CO MUTUAL	\$ 2,028,714	4	110	176	26
AUTOMOBILE INS CO OF HARTFORD CT	\$ 179,306	0	0	0	91
BALBOA INSURANCE COMPANY	\$ 151,301	0	0	0	91
BANKERS AND SHIPPERS INSURANCE COMPANY	\$ 108,546	0	0	0	91
BANKERS STANDARD INSURANCE COMPANY	\$ 87,858	0	0	0	91
BLUE RIDGE INSURANCE COMPANY	\$ 3,664,713	3	57	101	56
BOSTON OLD COLONY INSURANCE COMPANY	\$ 2,416,519	1	25	17	88
BROTHERHOOD MUTUAL INSURANCE CO	\$ 33,020	0	0	0	91
BUCKEYE UNION INSURANCE COMPANY	\$ 80	0	0	0	91
CALIFORNIA COMPENSATION INS CO	\$ 345,577	0	0	0	91
CAMERON MUTUAL INSURANCE COMPANY	\$ 4,614,318	4	64	117	46
CASUALTY INDEMNITY EXCHANGE*	\$ 0	1	.	.	.
CASUALTY RECIPROCAL EXCHANGE	\$ 278,749	0	0	55	91
CENTENNIAL INSURANCE COMPANY	\$ 311,852	0	0	0	91
CENTURY INDEMNITY COMPANY	\$ 74,457	1	60	42	54
CHARTER OAK FIRE INSURANCE CO THE	\$ 317,959	0	0	0	91
CHURCH INSURANCE CO THE	\$ 9,921	0	0	0	91
CHURCH MUTUAL INSURANCE COMPANY	\$ 123,776	0	0	0	91
CIMARRON INSURANCE CO INCORPORATED	\$ 29,902	0	0	0	91
CINCINNATI CASUALTY COMPANY THE	\$ 474	0	0	0	91
CINCINNATI INS CO THE	\$ 25,302	0	0	0	91
CITIZENS INSURANCE COMPANY OF AMERICA	\$ 641,248	0	0	31	91
CLARENDON NATIONAL INS CO	\$ 27,758	0	0	22	91
COLONIAL PENN INSURANCE COMPANY	\$ 476,966	2	96	249	31
COLUMBIA MUTUAL INSURANCE CO	\$ 3,206,620	9	186	187	5
COLUMBIA NATIONAL INSURANCE COMPANY	\$ 650,464	1	44	30	76
COMMERCE AND INDUSTRY INSURANCE CO	\$ 251	0	0	0	91
COMMERCIAL INS CO OF NEWARK NJ*	\$ 236	0	0	0	91
COMMERCIAL UNION INSURANCE COMPANY	\$ 68,603	0	0	21	91
CONTINENTAL CASUALTY COMPANY*	\$ 82,321	2	119	42	23
CONTINENTAL INSURANCE COMPANY THE*	\$ 629,433	0	0	77	91
CONTINENTAL WESTERN CASUALTY COMPANY	\$ 0	1	.	.	.
CONTINENTAL WESTERN INSURANCE CO	\$ 758,882	1	42	58	81
COUNTRY MUTUAL INSURANCE COMPANY	\$ 255,431	2	108	56	27
COUNTRY PREFERRED INSURANCE COMPANY*	\$ 56,501	0	0	0	91
CUMIS INSURANCE SOCIETY INC	\$ 3,653	0	0	0	91
DEPOSITORS INSURANCE COMPANY	\$ 189,409	1	56	58	57
ECONOMY FIRE & CASUALTY COMPANY	\$ 1,856,392	5	144	88	18
ECONOMY PREFERRED INSURANCE COMPANY	\$ 2,306,311	2	51	43	65
ECONOMY PREMIER ASSURANCE COMPANY	\$ 647	0	0	0	91
ELECTRIC INSURANCE COMPANY	\$ 3,731	0	0	0	91
EMCASCO INSURANCE COMPANY	\$ 181,563	0	0	20	91
EMPLOYERS FIRE INSURANCE COMPANY	\$ 315,752	0	0	18	91
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$ 14,354	0	0	0	91

MISSOURI DEPARTMENT OF INSURANCE  
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HOMEOWNERS INSURANCE  
COMPLAINT INDICES

COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
EMPLOYERS MUTUAL CASUALTY COMPANY	\$69,315	0	0	0	91
EQUITY MUTUAL INSURANCE COMPANY	\$1,302,499	2	69	117	42
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$7,323,819	15	167	214	10
FARMERS ALLIANCE MUTUAL INS CO	\$591,704	5	228	172	3
FARMERS AND MERCHANTS INSURANCE CO	\$4,210,704	4	68	103	43
FARMERS INSURANCE COMPANY INC	\$0	1	.	.	.
FARMERS INSURANCE EXCHANGE	\$3,655,420	4	76	107	41
FARMLAND MUTUAL INSURANCE COMPANY	\$335,906	0	0	0	91
FEDERAL INSURANCE COMPANY	\$1,105,430	0	0	25	91
FEDERAL KEMPER INSURANCE COMPANY	\$287,908	1	53	37	59
FEDERATED MUTUAL INSURANCE COMPANY	\$489,938	1	48	66	73
FIDELITY AND CASUALTY CO OF NY*	\$184,149	0	0	0	91
FIDELITY AND GUARANTY INS UNDERWRITERS	\$1,541	0	0	0	91
FIDELITY AND GUARANTY INSURANCE COMPANY	\$1,136,151	0	0	0	91
FIRE INSURANCE EXCHANGE	\$8,125,634	29	296	179	1
FIREMANS FUND INS CO OF WISCONSIN	\$74,537	0	0	0	91
FIREMANS FUND INSURANCE COMPANY	\$1,410,691	2	66	90	44
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$75,692	0	0	0	91
FIRST FINANCIAL INSURANCE COMPANY	\$4,029	0	0	22	91
FLORISTS MUTUAL INSURANCE COMPANY	\$492	0	0	0	91
FOREMOST INSURANCE CO	\$0	10	.	.	.
FOREMOST SIGNATURE INSURANCE COMPANY	\$0	2	.	.	.
GENERAL ACCIDENT INS CO OF AMERICA	\$637,215	3	134	123	20
GENERAL CASUALTY CO OF WISCONSIN	\$454,858	1	49	34	70
GLENS FALLS INSURANCE COMPANY THE	\$550	0	0	0	91
GLOBE INDEMNITY COMPANY	\$66,279	0	0	21	91
GOVERNMENT EMPLOYEES INSURANCE CO	\$434,745	0	0	17	91
GRAIN DEALERS MUTUAL INSURANCE CO	\$78,619	0	0	21	91
GRANITE STATE INSURANCE COMPANY	\$16,140	1	62	22	49
GULF INSURANCE COMPANY	\$271,636	0	0	37	91
HANOVER INSURANCE COMPANY THE	\$475,106	2	96	33	30
HARTFORD ACCIDENT & INDEMNITY CO*	\$264,701	0	0	37	91
HARTFORD CASUALTY INS CO	\$122,105	0	0	0	91
HARTFORD FIRE INSURANCE COMPANY	\$429,172	1	49	68	68
HARTFORD UNDERWRITERS INSURANCE CO	\$4,745,624	6	94	83	32
HAWKEYE SECURITY INSURANCE COMPANY	\$331,085	1	52	54	62
HOME INDEMNITY COMPANY THE	\$658,677	1	44	46	78
HOME INSURANCE COMPANY OF INDIANA, THE	\$1,260	0	0	0	91
HOME INSURANCE COMPANY THE	\$10,668	0	0	0	91
HORACE MANN INSURANCE COMPANY	\$559,125	2	92	80	34
INDIANA LUMBERMENS MUTUAL INS CO	\$3,214	0	0	0	91
INSURANCE COMPANY OF EVANSTON	\$19,422	0	0	0	91
INSURANCE COMPANY OF ILLINOIS	\$1,655,426	7	214	290	4
INSURANCE COMPANY OF NORTH AMERICA	\$146,405	0	0	0	91
J C PENNEY CASUALTY INSURANCE CO	\$95,130	0	0	0	91
JEFFERSON INSURANCE CO OF NEW YORK	\$804,912	2	83	114	37
JOHN DEERE INSURANCE COMPANY	\$27,760	0	0	0	91

MISSOURI DEPARTMENT OF INSURANCE  
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HOMEOWNERS INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
JOHN HANCOCK INDEMNITY COMPANY	\$2,657	0	0	0	91
KANSAS CITY FIRE & MARINE INS CO	\$1,118	0	0	0	91
LEADER NATIONAL INSURANCE CO	\$17,827	0	0	22	91
LIBERTY MUTUAL FIRE INSURANCE CO	\$4,057,599	3	53	76	60
LITITZ MUTUAL INSURANCE COMPANY	\$755,214	2	85	58	36
LUMBERMENS MUTUAL CASUALTY CO	\$8,728	1	62	22	47
LUTHERAN BENEVOLENT INS EXCHANGE	\$287,245	2	106	74	28
MARYLAND CASUALTY COMPANY	\$909,196	2	79	204	40
MASSACHUSETTS BAY INS CO	\$656,427	1	44	46	77
MAYFLOWER INSURANCE COMPANY LTD., THE	\$435,703	0	0	0	91
MENDOTA INSURANCE COMPANY	\$3,936	0	0	0	91
MERASTAR INSURANCE COMPANY	\$1,390	0	0	0	91
METROPOLITAN CASUALTY INS CO	\$0	1	.	.	.
METROPOLITAN PROPERTY & CASUALTY INS CO	\$1,934,946	4	113	199	25
MGA INSURANCE COMPANY, INC.	\$31,032	0	0	0	91
MICHIGAN MUTUAL INSURANCE COMPANY	\$481,210	1	48	17	71
MID CENTURY INSURANCE COMPANY	\$15,153,675	15	89	90	35
MIDWEST MUTUAL INSURANCE CO	\$11,113	1	62	22	48
MILLERS GENERAL INSURANCE COMPANY	\$1,642,063	6	184	135	6
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$2,985,562	3	65	145	45
MINNEHOMA INSURANCE COMPANY	\$54,466	2	121	42	22
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$290,559	3	158	92	13
MUTUAL FIRE AND STORM INSURANCE CO	\$11,091	0	0	0	91
NATIONAL CASUALTY COMPANY*	\$14,791	0	0	65	91
NATIONAL FIRE INS CO OF HARTFORD	\$182,123	0	0	20	91
NATIONAL GENERAL INS CO	\$65,206	0	0	42	91
NATIONAL SURETY CORPORATION	\$4,531	0	0	0	91
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$344,828	1	51	53	64
NAU COUNTRY INSURANCE COMPANY	\$33,460	0	0	0	91
NEW HAMPSHIRE INSURANCE COMPANY	\$27,255	0	0	22	91
NEWARK INSURANCE COMPANY	\$92,544	0	0	21	91
NIAGARA FIRE INSURANCE COMPANY	\$34,427	0	0	0	91
NORTH RIVER INSURANCE COMPANY THE	\$184,747	0	0	0	91
NORTHERN ASSURANCE CO OF AMERICA	\$803,309	1	41	28	82
NORTHERN INSURANCE CO OF NEW YORK	\$288,501	0	0	18	91
NORTHLAND INSURANCE COMPANY	\$309,529	1	52	73	61
NORTHWESTERN NATIONAL CASUALTY CO	\$1,542	0	0	0	91
NORTHWESTERN NATIONAL INS CO	\$4,511	0	0	0	91
OHIO CASUALTY INSURANCE COMPANY	\$684,781	4	175	90	9
OLD RELIABLE CASUALTY COMPANY	\$0	6	.	.	.
OMAHA PROPERTY AND CASUALTY INS CO	\$134,564	0	0	0	91
PACIFIC EMPLOYERS INSURANCE COMPANY	\$137,681	0	0	0	91
PACIFIC INDEMNITY COMPANY	\$197,690	0	0	0	91
PENN AMERICA INS CO	\$4,394	0	0	0	91
PENNSYLVANIA GENERAL INSURANCE CO	\$1,074,412	0	0	25	91
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$348,154	0	0	71	91
PHARMACISTS MUTUAL INSURANCE COMPANY	\$199,203	0	0	0	91

MISSOURI DEPARTMENT OF INSURANCE  
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HOMEOWNERS INSURANCE  
COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
PHOENIX INSURANCE COMPANY THE	\$275,552	0	0	0	91
PLAINS INSURANCE COMPANY	\$824	0	0	0	91
PRAIRIE STATE FARMERS INSURANCE ASSOC	\$438	0	0	0	91
PREFERRED RISK MUTUAL INSURANCE CO	\$397,526	0	0	52	91
PRINCIPAL CASUALTY INS CO	\$121,196	0	0	41	91
PROGRESSIVE NORTHWESTERN INS CO	\$0	1	.	.	.
PROVIDENCE WASHINGTON INSURANCE CO	\$352,438	0	0	18	91
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$3,935,791	3	54	90	58
REGENT INSURANCE COMPANY	\$148,782	0	0	20	91
REPUBLIC INSURANCE COMPANY	\$930,284	4	158	135	14
ROYAL INDEMNITY COMPANY	\$247,981	0	0	19	91
ROYAL INSURANCE COMPANY OF AMERICA	\$203,293	0	0	0	91
SAFECO INSURANCE CO OF AMERICA	\$8,806,947	5	48	66	72
SAFECO NATIONAL INSURANCE COMPANY	\$0	1	.	.	.
SAFEGUARD INSURANCE COMPANY	\$206	0	0	0	91
SAVERS PROPERTY & CASUALTY INS CO	\$7,997	0	0	0	91
SEA INSURANCE CO OF AMERICA THE	\$3,419	0	0	0	91
SECURA INSURANCE A MUTUAL COMPANY	\$2,422,193	2	49	100	66
SECURITY NATIONAL INSURANCE COMPANY	\$489	0	0	0	91
SELECT INSURANCE COMPANY	\$714,101	1	43	44	80
SENTRY INSURANCE A MUTUAL COMPANY	\$1,017,624	4	152	169	16
SHELTER GENERAL INS CO	\$65,977	3	180	147	7
SHELTER MUTUAL INSURANCE CO	\$22,985,885	26	105	97	29
SOUTH CAROLINA INSURANCE COMPANY	\$102,850	0	0	0	91
ST PAUL FIRE & MARINE INSURANCE CO	\$39,143	0	0	43	91
ST PAUL GUARDIAN INSURANCE COMPANY	\$938,102	0	0	13	91
ST PAUL MERCURY INSURANCE COMPANY	\$72	0	0	0	91
STANDARD FIRE INSURANCE COMPANY	\$1,730,694	2	60	20	52
STATE AUTO PROPERTY & CASUALTY INS CO	\$1,428,022	7	230	156	2
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$33,460	0	0	0	91
STATE AUTOMOBILE MUTUAL INS CO	\$1,466,960	0	0	22	91
STATE FARM FIRE AND CASUALTY CO	\$85,397,764	70	80	80	39
STATE FARM GENERAL INSURANCE CO	\$8,820,013	0	0	31	91
SUN INSURANCE OFFICE OF AMERICA INC	\$397,203	0	0	17	91
TEACHERS INSURANCE COMPANY	\$10,758	0	0	0	91
TEXAS GENERAL INDEMNITY COMPANY	\$10,569	0	0	0	91
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$600	0	0	0	91
TRADERS INSURANCE COMPANY	\$427,812	0	0	102	91
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$82,160	0	0	21	91
TRANSAMERICA INSURANCE COMPANY	\$74,129	1	60	84	53
TRANSAMERICA PREMIER INSURANCE COMPANY	\$551,263	0	0	64	91
TRAVELERS INDEMNITY CO OF AMERICA	\$32,950	0	0	0	91
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$499,502	0	0	16	91
TRAVELERS INDEMNITY COMPANY	\$102,845	1	59	41	55
TRI STATE INSURANCE COMPANY	\$332,163	1	52	18	63
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$798	0	0	0	91
TRINITY UNIVERSAL INSURANCE COMPANY	\$660	0	0	0	91

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
TWIN CITY FIRE INS CO	\$295,604	0	0	0	91
UNION MUTUAL INSURANCE CO OF PROVIDENCE	\$227,366	0	0	0	91
UNITED FINANCIAL CASUALTY COMPANY	\$526	0	0	0	91
UNITED FIRE AND CASUALTY COMPANY	\$511,470	1	47	16	74
UNITED SECURITY INSURANCE COMPANY	\$277,990	0	0	18	91
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$4,886,002	2	31	20	87
UNITED STATES FIDELITY & GUARANTY CO	\$871,333	2	81	83	38
UNITED STATES FIRE INSURANCE CO	\$30,163	0	0	22	91
UNIVERSAL UNDERWRITERS INS CO	\$335	0	0	0	91
USAA CASUALTY INSURANCE COMPANY	\$818,987	0	0	0	91
VALIANT INS CO	\$3,726	0	0	0	91
VALLEY FORGE INSURANCE COMPANY	\$548,625	0	0	48	91
VANGUARD INSURANCE COMPANY	\$777,623	0	0	29	91
VIGILANT INSURANCE COMPANY	\$6,426,958	1	12	16	90
WAUSAU UNDERWRITERS INS CO	\$41	0	0	0	91
WEST AMERICAN INSURANCE COMPANY	\$435,170	1	49	17	69
WESTCHESTER FIRE INSURANCE COMPANY	\$502,805	0	0	0	91
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$69,800	0	0	21	91
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$195	0	0	0	91
<hr/>		<hr/>	<hr/>	<hr/>	<hr/>
	\$373,524,706	497			

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AMERICAN SECURITY INSURANCE COMPANY	\$0	1	.	.	.
CASUALTY INDEMNITY EXCHANGE*	\$0	1	.	.	.
CONTINENTAL WESTERN CASUALTY COMPANY	\$0	1	.	.	.
FARMERS INSURANCE COMPANY INC	\$0	1	.	.	.
FOREMOST INSURANCE CO	\$0	10	.	.	.
FOREMOST SIGNATURE INSURANCE COMPANY	\$0	2	.	.	.
METROPOLITAN CASUALTY INS CO	\$0	1	.	.	.
OLD RELIABLE CASUALTY COMPANY	\$0	6	.	.	.
PROGRESSIVE NORTHWESTERN INS CO	\$0	1	.	.	.
SAFECO NATIONAL INSURANCE COMPANY	\$0	1	.	.	.
FIRE INSURANCE EXCHANGE	\$8,125,634	29	296	179	1
STATE AUTO PROPERTY & CASUALTY INS CO	\$1,428,022	7	230	156	2
FARMERS ALLIANCE MUTUAL INS CO	\$591,704	5	228	172	3
INSURANCE COMPANY OF ILLINOIS	\$1,655,426	7	214	290	4
COLUMBIA MUTUAL INSURANCE CO	\$3,206,620	9	186	187	5
MILLERS GENERAL INSURANCE COMPANY	\$1,642,063	6	184	135	6
SHELTER GENERAL INS CO	\$65,977	3	180	147	7
ALLIED MUTUAL INS CO	\$1,753,151	6	178	161	8
OHIO CASUALTY INSURANCE COMPANY	\$684,781	4	175	90	9
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$7,323,819	15	167	214	10
AMERICAN STATES PREFERRED INS CO	\$1,517,466	5	160	54	11
ALLSTATE INSURANCE COMPANY	\$17,720,946	31	159	149	12
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$290,559	3	158	92	13
REPUBLIC INSURANCE COMPANY	\$930,284	4	158	135	14
ANSVAR AMERICA INSURANCE COMPANY	\$331,193	3	155	143	15
SENTRY INSURANCE A MUTUAL COMPANY	\$1,017,624	4	152	169	16
AMERICAN STATES INSURANCE COMPANY*	\$3,045,016	7	150	100	17
ECONOMY FIRE & CASUALTY COMPANY	\$1,856,392	5	144	88	18
AMERICAN FAMILY MUTUAL INS CO	\$57,320,487	82	138	140	19
GENERAL ACCIDENT INS CO OF AMERICA	\$637,215	3	134	123	20
ALLSTATE INDEMNITY COMPANY	\$1,685,603	4	121	82	21
MINNEHOMA INSURANCE COMPANY	\$54,466	2	121	42	22
CONTINENTAL CASUALTY COMPANY*	\$82,321	2	119	42	23
AMERICAN FAMILY HOME INSURANCE CO	\$158,948	2	114	159	24
METROPOLITAN PROPERTY & CASUALTY INS CO	\$1,934,946	4	113	199	25
AUTO OWNERS INSURANCE CO MUTUAL	\$2,028,714	4	110	176	26
COUNTRY MUTUAL INSURANCE COMPANY	\$255,431	2	108	56	27
LUTHERAN BENEVOLENT INS EXCHANGE	\$287,245	2	106	74	28
SHELTER MUTUAL INSURANCE CO	\$22,985,885	26	105	97	29
HANOVER INSURANCE COMPANY THE	\$475,106	2	96	33	30
COLONIAL PENN INSURANCE COMPANY	\$476,966	2	96	249	31
HARTFORD UNDERWRITERS INSURANCE CO	\$4,745,624	6	94	83	32
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$1,587,310	3	94	159	33
HORACE MANN INSURANCE COMPANY	\$559,125	2	92	80	34
MID CENTURY INSURANCE COMPANY	\$15,153,675	15	89	90	35
LITITZ MUTUAL INSURANCE COMPANY	\$755,214	2	85	58	36
JEFFERSON INSURANCE CO OF NEW YORK	\$804,912	2	83	114	37

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
UNITED STATES FIDELITY & GUARANTY CO	\$ 871,333	2	81	83	38
STATE FARM FIRE AND CASUALTY CO	\$ 85,397,764	70	80	80	39
MARYLAND CASUALTY COMPANY	\$ 909,196	2	79	204	40
FARMERS INSURANCE EXCHANGE	\$ 3,655,420	4	76	107	41
EQUITY MUTUAL INSURANCE COMPANY	\$ 1,302,499	2	69	117	42
FARMERS AND MERCHANTS INSURANCE CO	\$ 4,210,704	4	68	103	43
FIREMANS FUND INSURANCE COMPANY	\$ 1,410,691	2	66	90	44
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$ 2,985,562	3	65	145	45
CAMERON MUTUAL INSURANCE COMPANY	\$ 4,614,318	4	64	117	46
LUMBERMENS MUTUAL CASUALTY CO	\$ 8,728	1	62	22	47
MIDWEST MUTUAL INSURANCE CO	\$ 11,113	1	62	22	48
GRANITE STATE INSURANCE COMPANY	\$ 16,140	1	62	22	49
AMERICAN LOYALTY INSURANCE CO	\$ 28,177	1	61	22	50
AMERICAN MODERN HOME INSURANCE CO	\$ 64,174	1	60	126	51
STANDARD FIRE INSURANCE COMPANY	\$ 1,730,694	2	60	20	52
TRANSAMERICA INSURANCE COMPANY	\$ 74,129	1	60	84	53
CENTURY INDEMNITY COMPANY	\$ 74,457	1	60	42	54
TRAVELERS INDEMNITY COMPANY	\$ 102,845	1	59	41	55
BLUE RIDGE INSURANCE COMPANY	\$ 3,664,713	3	57	101	56
DEPOSITORS INSURANCE COMPANY	\$ 189,409	1	56	58	57
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$ 3,935,791	3	54	90	58
FEDERAL KEMPER INSURANCE COMPANY	\$ 287,908	1	53	37	59
LIBERTY MUTUAL FIRE INSURANCE CO	\$ 4,057,599	3	53	76	60
NORTHLAND INSURANCE COMPANY	\$ 309,529	1	52	73	61
HAWKEYE SECURITY INSURANCE COMPANY	\$ 331,085	1	52	54	62
TRI STATE INSURANCE COMPANY	\$ 332,163	1	52	18	63
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$ 344,828	1	51	53	64
ECONOMY PREFERRED INSURANCE COMPANY	\$ 2,306,311	2	51	43	65
SECURA INSURANCE A MUTUAL COMPANY	\$ 2,422,193	2	49	100	66
AUTO CLUB FAMILY INSURANCE COMPANY	\$ 423,702	1	49	34	67
HARTFORD FIRE INSURANCE COMPANY	\$ 429,172	1	49	68	68
WEST AMERICAN INSURANCE COMPANY	\$ 435,170	1	49	17	69
GENERAL CASUALTY CO OF WISCONSIN	\$ 454,858	1	49	34	70
MICHIGAN MUTUAL INSURANCE COMPANY	\$ 481,210	1	48	17	71
SAFECO INSURANCE CO OF AMERICA	\$ 8,806,947	5	48	66	72
FEDERATED MUTUAL INSURANCE COMPANY	\$ 489,938	1	48	66	73
UNITED FIRE AND CASUALTY COMPANY	\$ 511,470	1	47	16	74
AMERICAN CASUALTY CO OF READING PA	\$ 576,700	1	46	63	75
COLUMBIA NATIONAL INSURANCE COMPANY	\$ 650,464	1	44	30	76
MASSACHUSETTS BAY INS CO	\$ 656,427	1	44	46	77
HOME INDEMNITY COMPANY THE	\$ 658,677	1	44	46	78
AMERICAN BANKERS INS CO OF FLORIDA	\$ 664,260	1	44	106	79
SELECT INSURANCE COMPANY	\$ 714,101	1	43	44	80
CONTINENTAL WESTERN INSURANCE CO	\$ 758,882	1	42	58	81
NORTHERN ASSURANCE CO OF AMERICA	\$ 803,309	1	41	28	82
AMERISURE INSURANCE COMPANY	\$ 846,165	1	41	112	83
AMERICAN MOTORISTS INSURANCE CO	\$ 1,133,630	1	36	37	84

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AMERICAN INSURANCE COMPANY THE	\$1,235,844	1	35	12	85
AMERICAN ECONOMY INSURANCE COMPANY	\$4,480,096	2	33	33	86
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$4,886,002	2	31	20	87
BOSTON OLD COLONY INSURANCE COMPANY	\$2,416,519	1	25	17	88
AMERICAN STATES INSURANCE CO TX	\$4,757,105	1	16	36	89
VIGILANT INSURANCE COMPANY	\$6,426,958	1	12	16	90
ALLIED PROPERTY & CASUALTY INS CO	\$1,226,763	0	0	108	91
TRADERS INSURANCE COMPANY	\$427,812	0	0	102	91
AETNA CASUALTY AND SURETY COMPANY	\$797,155	0	0	100	91
CONTINENTAL INSURANCE COMPANY THE*	\$629,433	0	0	77	91
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$348,154	0	0	71	91
NATIONAL CASUALTY COMPANY*	\$14,791	0	0	65	91
TRANSAMERICA PREMIER INSURANCE COMPANY	\$551,263	0	0	64	91
CASUALTY RECIPROCAL EXCHANGE	\$278,749	0	0	55	91
ALLIANCE INSURANCE COMPANY INC	\$362,973	0	0	53	91
PREFERRED RISK MUTUAL INSURANCE CO	\$397,526	0	0	52	91
VALLEY FORGE INSURANCE COMPANY	\$548,625	0	0	48	91
ST PAUL FIRE & MARINE INSURANCE CO	\$39,143	0	0	43	91
NATIONAL GENERAL INS CO	\$65,206	0	0	42	91
PRINCIPAL CASUALTY INS CO	\$121,196	0	0	41	91
AMERICAN NATIONAL FIRE INSURANCE CO	\$176,469	0	0	39	91
HARTFORD ACCIDENT & INDEMNITY CO*	\$264,701	0	0	37	91
GULF INSURANCE COMPANY	\$271,636	0	0	37	91
ASSOCIATED INDEMNITY CORPORATION	\$2,121,975	0	0	36	91
STATE FARM GENERAL INSURANCE CO	\$8,820,013	0	0	31	91
CITIZENS INSURANCE COMPANY OF AMERICA	\$641,248	0	0	31	91
VANGUARD INSURANCE COMPANY	\$777,623	0	0	29	91
PENNSYLVANIA GENERAL INSURANCE CO	\$1,074,412	0	0	25	91
FEDERAL INSURANCE COMPANY	\$1,105,430	0	0	25	91
STATE AUTOMOBILE MUTUAL INS CO	\$1,466,960	0	0	22	91
FIRST FINANCIAL INSURANCE COMPANY	\$4,029	0	0	22	91
LEADER NATIONAL INSURANCE CO	\$17,827	0	0	22	91
NEW HAMPSHIRE INSURANCE COMPANY	\$27,255	0	0	22	91
CLARENDON NATIONAL INS CO	\$27,758	0	0	22	91
UNITED STATES FIRE INSURANCE CO	\$30,163	0	0	22	91
GLOBE INDEMNITY COMPANY	\$66,279	0	0	21	91
COMMERCIAL UNION INSURANCE COMPANY	\$68,603	0	0	21	91
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	\$69,800	0	0	21	91
AMERICAN EMPLOYERS INSURANCE CO	\$70,287	0	0	21	91
GRAIN DEALERS MUTUAL INSURANCE CO	\$78,619	0	0	21	91
TRANSAMERICA COUNTRYWIDE INSURANCE CO	\$82,160	0	0	21	91
NEWARK INSURANCE COMPANY	\$92,544	0	0	21	91
AMERICAN FIRE & CASUALTY COMPANY	\$141,796	0	0	20	91
REGENT INSURANCE COMPANY	\$148,782	0	0	20	91
EMCASCO INSURANCE COMPANY	\$181,563	0	0	20	91
NATIONAL FIRE INS CO OF HARTFORD	\$182,123	0	0	20	91
ROYAL INDEMNITY COMPANY	\$247,981	0	0	19	91

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AEGIS SECURITY INSURANCE COMPANY	\$259,696	0	0	19	91
UNITED SECURITY INSURANCE COMPANY	\$277,990	0	0	18	91
NORTHERN INSURANCE CO OF NEW YORK	\$288,501	0	0	18	91
EMPLOYERS FIRE INSURANCE COMPANY	\$315,752	0	0	18	91
PROVIDENCE WASHINGTON INSURANCE CO	\$352,438	0	0	18	91
SUN INSURANCE OFFICE OF AMERICA INC	\$397,203	0	0	17	91
GOVERNMENT EMPLOYEES INSURANCE CO	\$434,745	0	0	17	91
ARMED FORCES INSURANCE EXCHANGE	\$478,134	0	0	17	91
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$499,502	0	0	16	91
ST PAUL GUARDIAN INSURANCE COMPANY	\$938,102	0	0	13	91
ASSURANCE COMPANY OF AMERICA	\$1,933,774	0	0	10	91
ACSTAR INSURANCE COMPANY	\$727	0	0	0	91
AETNA CASUALTY & SURETY CO OF IL	\$513	0	0	0	91
AETNA INSURANCE COMPANY OF ILLINOIS	\$8,631	0	0	0	91
AFFILIATED FM INSURANCE COMPANY	\$3,406	0	0	0	91
AMCO INSURANCE COMPANY	\$14,861	0	0	0	91
AMERICAN ALLIANCE INSURANCE COMPANY	\$400	0	0	0	91
AMERICAN AND FOREIGN INSURANCE CO	\$150,177	0	0	0	91
AMERICAN AUTOMOBILE INSURANCE CO	\$455	0	0	0	91
AMERICAN FIRE AND INDEMNITY COMPANY	\$24,284	0	0	0	91
AMERICAN HARDWARE MUTUAL INS CO	\$5,014	0	0	0	91
AMERICAN HOME ASSURANCE COMPANY	\$194	0	0	0	91
AMERICAN INDEMNITY COMPANY	\$30,328	0	0	0	91
AMERICAN MANUFACTURERS MUTUAL INS CO	\$4,049	0	0	0	91
AMERICAN PROTECTION INSURANCE CO	\$4,637	0	0	0	91
AMEX ASSURANCE COMPANY	\$18,624	0	0	0	91
AMICA MUTUAL INSURANCE COMPANY	\$39,146	0	0	0	91
ASSOCIATES INSURANCE COMPANY	\$5,581	0	0	0	91
ATLANTIC INSURANCE COMPANY	\$122	0	0	0	91
ATLANTIC MUTUAL INSURANCE COMPANY	\$380,935	0	0	0	91
ATLAS ASSURANCE CO OF AMERICA	\$262	0	0	0	91
AUTOMOBILE INS CO OF HARTFORD CT	\$179,306	0	0	0	91
BALBOA INSURANCE COMPANY	\$151,301	0	0	0	91
BANKERS AND SHIPPERS INSURANCE COMPANY	\$108,546	0	0	0	91
BANKERS STANDARD INSURANCE COMPANY	\$87,858	0	0	0	91
BROTHERHOOD MUTUAL INSURANCE CO	\$33,020	0	0	0	91
BUCKEYE UNION INSURANCE COMPANY	\$80	0	0	0	91
CALIFORNIA COMPENSATION INS CO	\$345,577	0	0	0	91
CENTENNIAL INSURANCE COMPANY	\$311,852	0	0	0	91
CHARTER OAK FIRE INSURANCE CO THE	\$317,959	0	0	0	91
CHURCH INSURANCE CO THE	\$9,921	0	0	0	91
CHURCH MUTUAL INSURANCE COMPANY	\$123,776	0	0	0	91
CIMARRON INSURANCE CO INCORPORATED	\$29,902	0	0	0	91
CINCINNATI CASUALTY COMPANY THE	\$474	0	0	0	91
CINCINNATI INS CO THE	\$25,302	0	0	0	91
COMMERCE AND INDUSTRY INSURANCE CO	\$251	0	0	0	91
COMMERCIAL INS CO OF NEWARK NJ*	\$236	0	0	0	91

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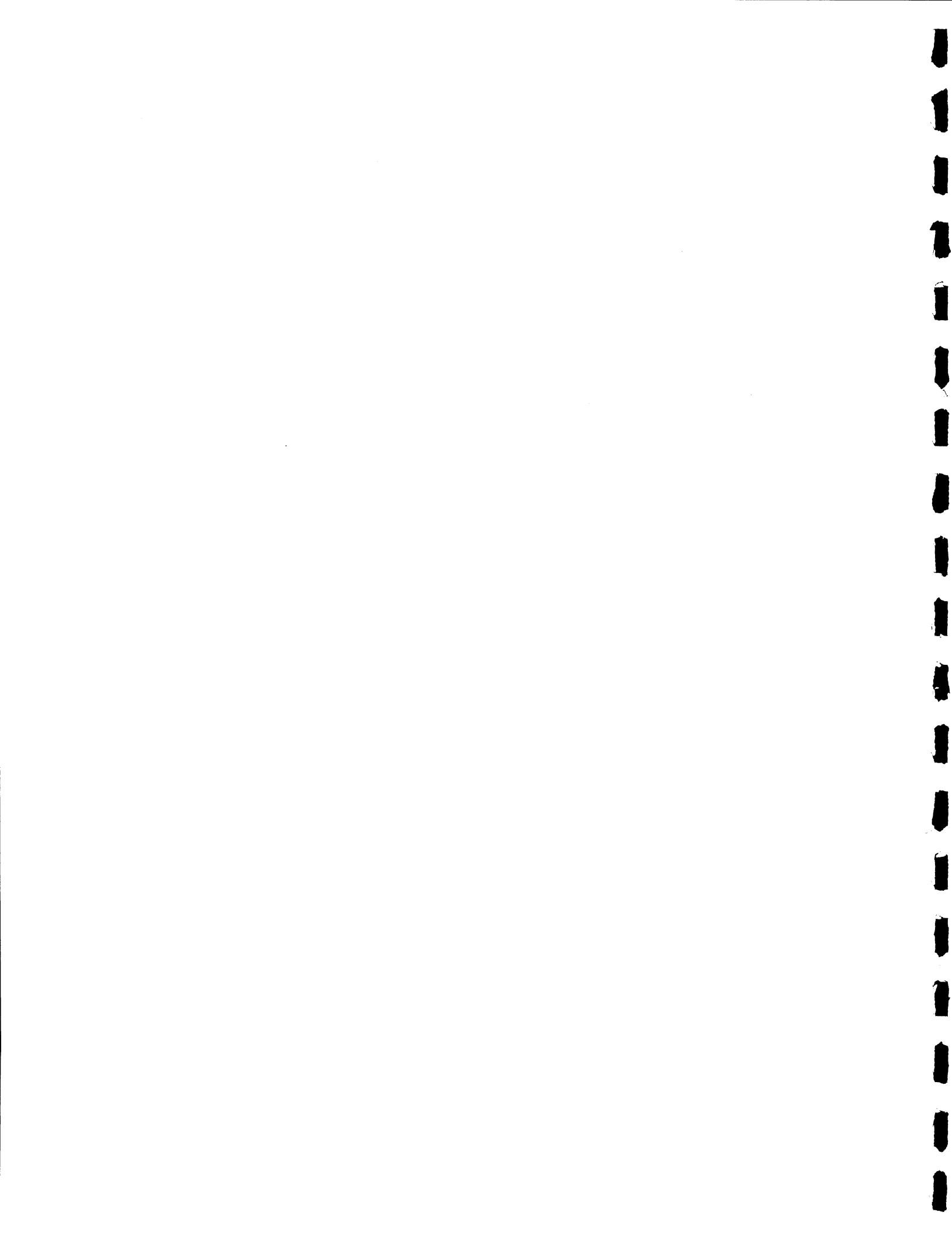
COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
COUNTRY PREFERRED INSURANCE COMPANY*	\$56,501	0	0	0	91
CUMIS INSURANCE SOCIETY INC	\$3,653	0	0	0	91
ECONOMY PREMIER ASSURANCE COMPANY	\$647	0	0	0	91
ELECTRIC INSURANCE COMPANY	\$3,731	0	0	0	91
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$14,354	0	0	0	91
EMPLOYERS MUTUAL CASUALTY COMPANY	\$69,315	0	0	0	91
FARMLAND MUTUAL INSURANCE COMPANY	\$335,906	0	0	0	91
FIDELITY AND CASUALTY CO OF NY*	\$184,149	0	0	0	91
FIDELITY AND GUARANTY INS UNDERWRITERS	\$1,541	0	0	0	91
FIDELITY AND GUARANTY INSURANCE COMPANY	\$1,136,151	0	0	0	91
FIREMANS FUND INS CO OF WISCONSIN	\$74,537	0	0	0	91
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$75,692	0	0	0	91
FLORISTS MUTUAL INSURANCE COMPANY	\$492	0	0	0	91
GLENS FALLS INSURANCE COMPANY THE	\$550	0	0	0	91
HARTFORD CASUALTY INS CO	\$122,105	0	0	0	91
HOME INSURANCE COMPANY OF INDIANA, THE	\$1,260	0	0	0	91
HOME INSURANCE COMPANY THE	\$10,668	0	0	0	91
INDIANA LUMBERMENS MUTUAL INS CO	\$3,214	0	0	0	91
INSURANCE COMPANY OF EVANSTON	\$19,422	0	0	0	91
INSURANCE COMPANY OF NORTH AMERICA	\$146,405	0	0	0	91
J C PENNEY CASUALTY INSURANCE CO	\$95,130	0	0	0	91
JOHN DEERE INSURANCE COMPANY	\$27,760	0	0	0	91
JOHN HANCOCK INDEMNITY COMPANY	\$2,657	0	0	0	91
KANSAS CITY FIRE & MARINE INS CO	\$1,118	0	0	0	91
MAYFLOWER INSURANCE COMPANY LTD., THE	\$435,703	0	0	0	91
MENDOTA INSURANCE COMPANY	\$3,936	0	0	0	91
MERASTAR INSURANCE COMPANY	\$1,390	0	0	0	91
MGA INSURANCE COMPANY, INC.	\$31,032	0	0	0	91
MUTUAL FIRE AND STORM INSURANCE CO	\$11,091	0	0	0	91
NATIONAL SURETY CORPORATION	\$4,531	0	0	0	91
NAU COUNTRY INSURANCE COMPANY	\$33,460	0	0	0	91
NIAGARA FIRE INSURANCE COMPANY	\$34,427	0	0	0	91
NORTH RIVER INSURANCE COMPANY THE	\$184,747	0	0	0	91
NORTHWESTERN NATIONAL CASUALTY CO	\$1,542	0	0	0	91
NORTHWESTERN NATIONAL INS CO	\$4,511	0	0	0	91
OMAHA PROPERTY AND CASUALTY INS CO	\$134,564	0	0	0	91
PACIFIC EMPLOYERS INSURANCE COMPANY	\$137,681	0	0	0	91
PACIFIC INDEMNITY COMPANY	\$197,690	0	0	0	91
PENN AMERICA INS CO	\$4,394	0	0	0	91
PHARMACISTS MUTUAL INSURANCE COMPANY	\$199,203	0	0	0	91
PHOENIX INSURANCE COMPANY THE	\$275,552	0	0	0	91
PLAINS INSURANCE COMPANY	\$824	0	0	0	91
PRAIRIE STATE FARMERS INSURANCE ASSOC	\$438	0	0	0	91
ROYAL INSURANCE COMPANY OF AMERICA	\$203,293	0	0	0	91
SAFEGUARD INSURANCE COMPANY	\$206	0	0	0	91
SAVERS PROPERTY & CASUALTY INS CO	\$7,997	0	0	0	91
SEA INSURANCE CO OF AMERICA THE	\$3,419	0	0	0	91

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SECURITY NATIONAL INSURANCE COMPANY	\$489	0	0	0	91
SOUTH CAROLINA INSURANCE COMPANY	\$102,850	0	0	0	91
ST PAUL MERCURY INSURANCE COMPANY	\$72	0	0	0	91
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$33,460	0	0	0	91
TEACHERS INSURANCE COMPANY	\$10,758	0	0	0	91
TEXAS GENERAL INDEMNITY COMPANY	\$10,569	0	0	0	91
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$600	0	0	0	91
TRAVELERS INDEMNITY CO OF AMERICA	\$32,950	0	0	0	91
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$798	0	0	0	91
TRINITY UNIVERSAL INSURANCE COMPANY	\$660	0	0	0	91
TWIN CITY FIRE INS CO	\$295,604	0	0	0	91
UNION MUTUAL INSURANCE CO OF PROVIDENCE	\$227,366	0	0	0	91
UNITED FINANCIAL CASUALTY COMPANY	\$526	0	0	0	91
UNIVERSAL UNDERWRITERS INS CO	\$335	0	0	0	91
USAA CASUALTY INSURANCE COMPANY	\$818,987	0	0	0	91
VALIANT INS CO	\$3,726	0	0	0	91
WAUSAU UNDERWRITERS INS CO	\$41	0	0	0	91
WESTCHESTER FIRE INSURANCE COMPANY	\$502,805	0	0	0	91
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$195	0	0	0	91
<hr/>		<hr/>	<hr/>	<hr/>	<hr/>
		\$373,524,706	497		

**Total**  
**Accident & Health**  
**Complaint Indices**



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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AAA LIFE INS CO	\$18,439	0	0	0	200
ACACIA MUTUAL LIFE INSURANCE CO	\$2,033	0	0	0	200
ACADEMY LIFE INSURANCE CO*	\$485,405	0	0	9	200
ACCELERATION LIFE INSURANCE CO	\$611,650	5	221	149	23
ADMIRAL LIFE INS CO OF AMERICA	\$492,117	0	0	9	200
AETNA INSURANCE COMPANY	\$0	1	.	.	.
AETNA INSURANCE COMPANY OF AMERICA	\$0	8	.	.	.
AETNA LIFE INS AND ANNUITY CO*	\$729,300	0	0	18	200
AETNA LIFE INSURANCE COMPANY*	\$104,328,088	50	118	121	66
AID ASSOCIATION FOR LUTHERANS	\$2,262,102	0	0	32	200
AIG LIFE INSURANCE COMPANY	\$3,706,050	2	58	14	120
ALEXANDER HAMILTON LIFE INS CO OF AMERI	\$3,940,880	2	56	28	121
ALL AMERICAN LIFE INSURANCE COMPANY*	\$917,450	2	84	54	100
ALLIANCE LIFE INSURANCE COMPANY	\$428,255	0	0	0	200
ALLIANZ LIFE INS CO OF NORTH AMERICA	\$7,291,963	6	124	185	60
ALLIED LIFE INS CO	\$18,140	1	49	10	131
ALLSTATE INSURANCE COMPANY	\$3,424,705	1	30	29	186
ALLSTATE LIFE INS CO OF NEW YORK	\$600	0	0	0	200
ALLSTATE LIFE INSURANCE COMPANY	\$6,610,397	4	87	76	96
AMALGAMATED LIFE & HEALTH INS CO	\$193,718	3	142	29	46
AMERICAN BANKERS INS CO OF FLORIDA	\$528,155	2	90	19	93
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$4,444,510	2	53	88	126
AMERICAN CAPITOL INSURANCE COMPANY	\$5,198	0	0	0	200
AMERICAN CASUALTY CO OF READING PA	\$44,335	0	0	10	200
AMERICAN CENTENNIAL INSURANCE CO	\$58,868	0	0	0	200
AMERICAN CENTURION LIFE & ACC ASSURANCE	\$761,794	0	0	9	200
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$2,028,661	10	355	172	9
AMERICAN COMBINED LIFE INS CO	\$302,383	0	0	19	200
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$140,932	0	0	0	200
AMERICAN CONTINENTAL INSURANCE CO	\$33,778	0	0	0	200
AMERICAN CONTINENTAL LIFE INS CO	\$217,189	0	0	0	200
AMERICAN CREDITORS LIFE INS CO	\$2,746	0	0	0	200
AMERICAN EMPLOYERS INSURANCE CO	\$390	0	0	0	200
AMERICAN FAMILY LIFE ASSUR CO GA	\$11,490,403	11	170	89	38
AMERICAN FAMILY LIFE INSURANCE CO	\$91,938	1	48	10	135
AMERICAN FAMILY MUTUAL INS CO	\$67,552,741	34	121	159	64
AMERICAN FIDELITY ASSURANCE COMPANY	\$3,331,550	0	0	22	200
AMERICAN FRANKLIN LIFE INS CO THE	\$51,680	0	0	0	200
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$6,405,662	6	133	118	53
AMERICAN GENERAL LIFE INS CO NY	\$201	0	0	0	200
AMERICAN GENERAL LIFE INSURANCE CO	\$16,364	0	0	0	200
AMERICAN HARDWARE MUTUAL INS CO	\$71,799	0	0	10	200
AMERICAN HEALTH & LIFE INSURANCE CO	\$1,528,970	2	76	17	106
AMERICAN HERITAGE LIFE INSURANCE CO	\$993,156	0	0	27	200
AMERICAN HOME ASSURANCE COMPANY	\$200,412	0	0	10	200
AMERICAN HOME LIFE INSURANCE CO	\$11,806	0	0	0	200
AMERICAN INCOME LIFE INSURANCE CO	\$1,926,658	0	0	41	200
AMERICAN INSURANCE CO OF TEXAS*	\$394,162	0	0	29	200

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$ 814	0	0	0	200
AMERICAN LIFE & HEALTH INS CO	\$12,710	0	0	30	200
AMERICAN LIFE AND CASUALTY INS CO*	\$22,365	0	0	0	200
AMERICAN LIFE INSURANCE CO OF NY	\$503,330	0	0	0	200
AMERICAN MERCHANTS LIFE INS CO	\$ 61	0	0	0	200
AMERICAN MOTORISTS INSURANCE CO	\$ 365	0	0	0	200
AMERICAN MUTUAL LIFE INSURANCE CO	\$30,241	0	0	0	200
AMERICAN NATIONAL INSURANCE COMPANY*	\$4,526,300	10	265	141	19
AMERICAN NATIONAL LIFE INS OF TX	\$431,768	3	137	57	51
AMERICAN PATRIOT HEALTH INS CO	\$ 8,200	0	0	0	200
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$946,574	1	42	54	165
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$13,304	0	0	0	200
AMERICAN PUBLIC LIFE INSURANCE CO	\$283,182	1	47	10	144
AMERICAN REPUBLIC INSURANCE COMPANY	\$22,105,734	10	95	181	88
AMERICAN SECURITY INSURANCE COMPANY	\$ 0	2	.	.	.
AMERICAN SERVICE LIFE INSURANCE COMPANY	\$4,907,284	16	407	711	6
AMERICAN SLOVENIAN CATHOLIC UNION	\$ 140	0	0	0	200
AMERICAN STATES INSURANCE COMPANY*	\$4,046,763	0	0	83	200
AMERICAN STATES LIFE INSURANCE CO	\$291,753	4	187	48	35
AMERICAN TRAVELLERS LIFE INS CO	\$3,350,968	17	511	352	4
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$336,848	0	0	19	200
AMERICAN UNION LIFE INSURANCE CO	\$ 66,630	0	0	0	200
AMERICAN UNITED LIFE INSURANCE CO	\$7,393,120	2	41	17	169
AMERICAN WESTERN LIFE INS CO	\$ 2,012	0	0	0	200
AMERIFIRST INSURANCE COMPANY	\$ 5,750	0	0	0	200
AMERITAS LIFE INSURANCE CORP	\$4,697,539	2	52	53	128
AMEX ASSURANCE COMPANY	\$ 744,190	0	0	0	200
AMEX LIFE ASSURANCE COMPANY*	\$11,742,699	3	46	53	149
ANSVAR AMERICA INSURANCE COMPANY	\$ 0	1	.	.	.
ANTHEM LIFE INS CO OF INDIANA	\$223,040	0	0	0	200
ANTHEM LIFE INSURANCE COMPANY	\$5,295,478	0	0	6	200
ARCADIA NATIONAL LIFE INSURANCE CO	\$130,348	1	48	10	136
ASSOCIATED DOCTORS HEALTH & LIFE INS CO	\$3,111,156	0	0	157	200
ASSOCIATES FINANCIAL LIFE INS CO	\$471,951	0	0	9	200
ASSOCIATES INSURANCE COMPANY	\$ 1,679	0	0	0	200
ASSURED LIFE ASSOCIATION	\$ 15	0	0	0	200
ATLANTA LIFE INSURANCE COMPANY	\$ 97,645	0	0	10	200
ATLANTIC MUTUAL INSURANCE COMPANY	\$ 0	1	.	.	.
ATLAS LIFE INSURANCE COMPANY*	\$560,745	0	0	0	200
AUTO CLUB LIFE INS CO	\$139,452	0	0	10	200
AUTO OWNERS INSURANCE CO MUTUAL	\$ 632	0	0	0	200
AUTO OWNERS LIFE INSURANCE COMPANY	\$84,370	0	0	0	200
AVEMCO INSURANCE COMPANY	\$ 2,514	0	0	0	200
BALBOA LIFE INSURANCE COMPANY	\$858,976	0	0	0	200
BALTIMORE LIFE INS CO THE	\$ 44	0	0	0	200
BANKERS COMMERCIAL LIFE INS CO	\$275,574	6	281	87	17
BANKERS FIDELITY LIFE INSURANCE CO	\$11,216,068	8	126	195	59
BANKERS LIFE AND CASUALTY COMPANY	\$56,140,865	31	131	178	56

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
BANKERS MULTIPLE LINE INSURANCE CO	\$2,448,894	3	101	150	79
BANKERS NATIONAL LIFE INS CO	\$607	0	0	0	200
BANKERS SECURITY LIFE INS SOCIETY	\$42,904	0	0	0	200
BANKERS UNITED LIFE ASSURANCE CO	\$3,769,060	3	86	78	97
BANNER LIFE INS CO	\$1,377	0	0	0	200
BCS INSURANCE COMPANY	\$75,482	2	97	20	84
BCS LIFE INSURANCE COMPANY	\$484,347	1	45	19	153
BENCHMARK INSURANCE COMPANY	\$117,458	0	0	0	200
BENEFICIAL LIFE INSURANCE COMPANY	\$3,458	0	0	0	200
BENEFICIAL STANDARD LIFE INS CO*	\$1,890,384	1	36	8	177
BENEFIT TRUST LIFE INSURANCE CO	\$37,130,035	20	122	132	62
BERKSHIRE LIFE INSURANCE COMPANY	\$178,601	0	0	0	200
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$88,250	0	0	0	200
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$385,949,606	98	65	75	116
BLUE CROSS & BLUE SHIELD OF MO	\$1,190,702,208	504	109	106	73
BOATMENS LIFE INSURANCE COMPANY	\$754,369	0	0	0	200
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$4,953,602	3	76	26	109
BRADFORD NATIONAL LIFE INSURANCE CO*	\$177,008	0	0	0	200
BROTHERHOOD MUTUAL INSURANCE CO	\$128,132	0	0	0	200
BUSINESS MENS ASSURANCE CO OF AMERICA	\$61,308,482	20	78	119	104
CAMBRIDGE LIFE INSURANCE COMPANY	\$42,799	0	0	0	200
CAMERON LIFE INSURANCE COMPANY	\$33,103	0	0	0	200
CAMERON MUTUAL INSURANCE COMPANY	\$0	1	.	.	.
CANADA LIFE ASSURANCE COMPANY	\$599,977	0	0	9	200
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$10,382,754	7	116	118	69
CATHOLIC KNIGHTS OF AMERICA THE	\$6,962	0	0	0	200
CELTIC LIFE INSURANCE COMPANY THE	\$5,654,647	10	237	242	20
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$2,818,306	9	288	115	15
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$6,863,286	6	128	115	57
CENTRAL LIFE ASSURANCE COMPANY*	\$4,605,108	0	0	47	200
CENTRAL NATIONAL LIFE INS CO THE	\$0	1	.	.	.
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,389,183	0	0	0	200
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$7,369,863	6	123	95	61
CENTRAL SECURITY LIFE INSURANCE CO	\$660,379	0	0	9	200
CENTRAL STATES HEALTH & LIFE CO	\$6,532,300	2	44	158	159
CENTRAL STATES INDEMNITY CO OF OMAHA	\$2,260,969	1	34	8	179
CENTURION LIFE INSURANCE COMPANY	\$2,947,076	0	0	8	200
CENTURY LIFE OF AMERICA	\$18,194	0	0	0	200
CERTIFIED LIFE INS CO	\$846,142	0	0	27	200
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$93,030	0	0	0	200
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$25,940	0	0	0	200
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$15,579,947	8	99	93	81
CHRYSLER LIFE INSURANCE COMPANY	\$226,344	3	142	58	47
CHUBB LIFE INS CO OF AM	\$161,807	2	96	29	85
CHUBB SOVEREIGN LIFE INS CO	\$417	0	0	0	200
CINCINNATI LIFE INSURANCE COMPANY THE	\$95,179	0	0	0	200
CITIZENS SECURITY LIFE INS CO	\$242,264	0	0	0	200
COLLEGE LIFE INSURANCE CO OF AMERICA	\$3,478	0	0	0	200

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
COLONIAL LIFE & ACCIDENT INS CO	\$7,282,154	5	103	56	77
COLONIAL LIFE INS CO OF AMERICA	\$3,187,914	0	0	15	200
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,069,448	0	0	9	200
COLONIAL PENN INSURANCE COMPANY	\$256	0	0	0	200
COLONIAL PENN LIFE INSURANCE CO	\$5,649,742	3	71	93	114
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$131	0	0	0	200
COLUMBUS LIFE INSURANCE CO	\$7,743	0	0	0	200
COMBINED INSURANCE CO OF AMERICA	\$36,492,163	44	273	303	18
COMMERCIAL INS CO OF NEWARK NJ*	\$775,408	0	0	0	200
COMMERCIAL LIFE INSURANCE COMPANY*	\$1,149,130	0	0	9	200
COMMERCIAL TRAVELERS MUTUAL INS CO	\$411,990	1	46	10	150
COMMERCIAL UNION INSURANCE COMPANY	\$160,966	0	0	0	200
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$613,082	0	0	0	200
COMMONWEALTH LIFE & ACCIDENT INS*	\$621,140	3	132	93	54
COMMONWEALTH LIFE INSURANCE COMPANY	\$772,805	2	86	211	98
COMMONWEALTH NATIONAL LIFE INS CO	\$2,391,012	0	0	16	200
COMMUNITY NATIONAL ASSURANCE COMPANY	\$9	0	0	0	200
COMPANION LIFE INSURANCE COMPANY*	\$423,030	0	0	0	200
CONFEDERATION LIFE INSURANCE CO	\$633,997	0	0	0	200
CONGRESS LIFE INSURANCE COMPANY	\$49,874	1	49	10	133
CONNECTICUT GENERAL LIFE INS CO	\$105,186,766	23	54	65	124
CONNECTICUT INDEMNITY COMPANY THE	\$4,958	0	0	0	200
CONNECTICUT MUTUAL LIFE INS CO	\$3,765,597	0	0	7	200
CONNECTICUT NATIONAL LIFE INS CO*	\$336,686	0	0	0	200
CONSUMERS LIFE INSURANCE COMPANY	\$1,116	0	0	0	200
CONTINENTAL ASSURANCE COMPANY	\$71,527,299	5	17	20	194
CONTINENTAL CASUALTY COMPANY*	\$18,026,290	7	78	75	103
CONTINENTAL GENERAL INSURANCE CO	\$4,412,512	2	54	74	125
CONTINENTAL INSURANCE COMPANY THE*	\$40,496	0	0	20	200
CONTINENTAL LIFE AND ACCIDENT CO*	\$1,446,386	2	77	34	105
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$1,008,382	5	207	99	28
CONTINENTAL LIFE INSURANCE COMPANY	\$511,158	1	45	19	154
CONTINENTAL WESTERN LIFE INS CO	\$37,156	0	0	0	200
CORPORATE HEALTH INSURANCE COMPANY	\$920,849	0	0	18	200
COUNTRY LIFE INSURANCE COMPANY	\$1,742,276	0	0	34	200
CREDIT LIFE INSURANCE COMPANY*	\$601,261	0	0	28	200
CROATIAN CATHOLIC UNION OF USA	\$39	0	0	0	200
CROATIAN FRATERNAL UNION OF AMERICA	\$1,215	0	0	0	200
CROWN LIFE INSURANCE COMPANY*	\$2,876,549	0	0	0	200
CSA FRATERNAL LIFE	\$122	0	0	0	200
CUMIS INSURANCE SOCIETY INC	\$2,322	0	0	0	200
CUNA MUTUAL INSURANCE SOCIETY	\$12,376,421	3	44	34	158
DELTA LIFE AND ANNUITY COMPANY*	\$100,200	0	0	0	200
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$252,035	0	0	29	200
DURHAM LIFE INSURANCE COMPANY	\$1,480,264	3	115	94	70
ECONOMY FIRE & CASUALTY COMPANY	\$15	0	0	0	200
EMPIRE GENERAL LIFE ASSURANCE CORP	\$360,416	0	0	0	200
EMPLOYEES LIFE COMPANY (MUTUAL)	\$16,797	0	0	0	200

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
EMPLOYERS HEALTH INSURANCE COMPANY*	\$17,934,729	1	11	48	197
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$6,659,246	1	22	12	192
EMPLOYERS LIFE INS CO OF WAUSAU	\$9,494	0	0	0	200
EMPLOYERS MODERN LIFE COMPANY	\$95,359	0	0	0	200
EMPLOYERS REASSURANCE CORPORATION	\$8,100	0	0	0	200
EMPLOYERS REINSURANCE CORPORATION	\$3,188,052	0	0	0	200
EPIC LIFE INSURANCE COMPANY THE	\$205,549	0	0	0	200
EQUITABLE LIFE & CASUALTY INS CO	\$23,201,571	6	55	120	123
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$26,966,933	7	56	54	122
EQUITABLE LIFE INSURANCE CO OF IOWA	\$30,870	0	0	0	200
EQUITY NATIONAL LIFE INSURANCE CO	\$1,267,479	1	40	26	174
EXECUTIVE FUND LIFE INSURANCE CO	\$229,019	0	0	0	200
FAMILY BENEFIT LIFE INSURANCE CO	\$3,506	0	0	0	200
FAMILY GUARDIAN LIFE INS CO	\$20,429	0	0	0	200
FAMILY LIFE INSURANCE COMPANY*	\$236,980	0	0	10	200
FARM BUREAU LIFE INS CO OF MISSOURI	\$224,216	0	0	0	200
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$0	2	.	.	.
FARMERS AND TRADERS LIFE INS CO	\$1,004	0	0	0	200
FARMERS MUTUAL HAIL INS CO OF IOWA	\$906	0	0	0	200
FARMERS NEW WORLD LIFE INSURANCE CO	\$472,739	0	0	0	200
FARMLAND LIFE INSURANCE COMPANY	\$5,876,514	0	0	18	200
FARMLAND MUTUAL INSURANCE COMPANY	\$4,266	0	0	0	200
FEDERAL HOME LIFE INSURANCE COMPANY*	\$919,816	2	84	36	101
FEDERAL INSURANCE COMPANY	\$4,546,021	0	0	0	200
FEDERAL LIFE INSURANCE CO MUTUAL	\$7,436	0	0	10	200
FEDERATED LIFE INSURANCE COMPANY	\$349,990	0	0	48	200
FEDERATED MUTUAL INSURANCE COMPANY	\$24,444,513	1	9	17	198
FIDELITY AND CASUALTY CO OF NY*	\$372	0	0	10	200
FIDELITY AND GUARANTY LIFE INS CO*	\$223,781	0	0	0	200
FIDELITY BANKERS LIFE INS CO*	\$4,060	0	0	0	200
FIDELITY SECURITY LIFE INSURANCE CO	\$11,228,669	13	204	113	30
FIREMANS FUND INSURANCE COMPANY	\$0	1	.	.	.
FIRST COLONY LIFE INSURANCE COMPANY	\$681	0	0	0	200
FIRST CONTINENTAL LIFE & ACCIDENT INS *	\$67,158	0	0	0	200
FIRST EQUICOR LIFE INSURANCE COMPANY*	\$2,627,089	0	0	8	200
FIRST LIFE ASSURANCE COMPANY*	\$127,133	0	0	20	200
FORD LIFE INSURANCE COMPANY	\$1,918,374	0	0	17	200
FOREMOST LIFE INSURANCE COMPANY	\$31,163	0	0	10	200
FORT DEARBORN LIFE INS CO	\$105,912	0	0	0	200
FORTIS BENEFITS INSURANCE COMPANY	\$20,514,503	12	121	62	65
FORUM INSURANCE COMPANY	\$551,706	0	0	28	200
FOUNDATION HEALTH NATIONAL LIFE INS CO	\$1,700	0	0	0	200
FRANKLIN LIFE INSURANCE COMPANY	\$1,211,572	1	40	9	173
FREEDOM LIFE INS CO OF AMERICA	\$255,247	0	0	0	200
FRONTIER INSURANCE COMPANY*	\$19,402	0	0	10	200
GARDEN STATE LIFE INSURANCE COMPANY*	\$530,576	0	0	0	200
GENERAL AMERICAN LIFE INSURANCE CO	\$137,326,122	17	31	45	184
GENERAL FIDELITY LIFE INSURANCE CO	\$173,806	0	0	0	200

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GEORGIA INTERNATIONAL LIFE INS CO	\$46,183	0	0	0	200
GERBER LIFE INSURANCE COMPANY	\$1,096,229	1	41	45	171
GERMANTOWN INSURANCE COMPANY	\$6,454	0	0	0	200
GLENBROOK LIFE INSURANCE COMPANY	\$141,480	0	0	0	200
GLOBE LIFE AND ACCIDENT INS CO	\$6,469,045	9	199	324	32
GLOBE LIFE INSURANCE COMPANY	\$1,573,604	1	38	9	176
GOLDEN RULE INSURANCE COMPANY	\$35,579,076	22	139	166	49
GOVERNMENT EMPLOYEES INSURANCE CO	\$22,559	0	0	0	200
GREAT AMERICAN INSURANCE COMPANY	\$0	1	.	.	.
GREAT AMERICAN LIFE INSURANCE CO	\$29,357	0	0	10	200
GREAT AMERICAN RESERVE INS CO	\$416,913	0	0	0	200
GREAT NORTHERN INSURANCE COMPANY	\$1,120	0	0	0	200
GREAT SOUTHERN LIFE INSURANCE CO	\$78,592	0	0	0	200
GREAT WEST LIFE & ANNUITY INS CO*	\$1,438,964	3	116	26	68
GREAT WEST LIFE ASSURANCE COMPANY*	\$4,339,175	4	108	258	74
GRINNELL LIFE INSURANCE COMPANY	\$8,462	0	0	0	200
GROUPAMERICA INSURANCE COMPANY	\$1,731,062	0	0	0	200
GUARANTEE MUTUAL LIFE COMPANY	\$7,111,445	0	0	0	200
GUARANTEE RESERVE LIFE INSURANCE CO	\$149,922	0	0	0	200
GUARANTEE TRUST LIFE INSURANCE CO*	\$8,842,850	16	294	210	14
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$26,651,938	5	41	31	172
GULF ATLANTIC LIFE INSURANCE CO*	\$197,614	0	0	0	200
GULF INSURANCE COMPANY	\$469,062	0	0	0	200
GULF LIFE INSURANCE COMPANY	\$269,140	0	0	0	200
HARTFORD ACCIDENT & INDEMNITY CO*	\$2,350,659	0	0	24	200
HARTFORD FIRE INSURANCE COMPANY	\$877,455	0	0	0	200
HARTFORD LIFE AND ACCIDENT INS CO*	\$11,879,435	2	30	48	185
HARTFORD LIFE INSURANCE COMPANY	\$7,305,816	0	0	17	200
HARTFORD UNDERWRITERS INSURANCE CO	\$0	1	.	.	.
HARVEST LIFE INSURANCE COMPANY THE	\$5,505,675	15	361	207	8
HAWKEYE NATIONAL LIFE INSURANCE CO	\$2,404	0	0	0	200
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$235,173	0	0	58	200
HEALTH INSURANCE OF VERMONT INC	\$43,076	0	0	0	200
HERITAGE LIFE INSURANCE COMPANY	\$287,767	0	0	0	200
HILL COUNTRY LIFE INS CO	\$214,840	0	0	19	200
HOME INDEMNITY COMPANY THE	\$402	0	0	0	200
HOME INSURANCE COMPANY THE	\$1,988,658	0	0	0	200
HOME LIFE FINANCIAL ASSURANCE CORP	\$2,658	3	148	50	44
HORACE MANN LIFE INSURANCE COMPANY	\$6,767,617	0	0	12	200
HUMANA INSURANCE COMPANY	\$298,143	0	0	10	200
IDEALIFE INSURANCE COMPANY	\$243,642	1	47	10	142
IDS LIFE INSURANCE COMPANY	\$1,922,970	0	0	8	200
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$2,347,400	0	0	16	200
INA LIFE INSURANCE CO OF NEW YORK	\$3,286	0	0	0	200
INDEPENDENT ORDER OF FORESTERS THE	\$6,122	0	0	0	200
INDIANA LUMBERMENS MUTUAL INS CO	\$212,958	0	0	0	200
INDIANAPOLIS LIFE INSURANCE CO	\$202,238	0	0	0	200
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$1,908,132	2	72	83	112

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INDUSTRIAL CASUALTY INSURANCE COMPANY	\$ 8,280	0	0	0	200
INSURANCE CO OF THE STATE OF PA	\$ 241,246	0	0	19	200
INSURANCE COMPANY OF NORTH AMERICA	\$ 3,338,486	3	90	37	91
INTEGON INDEMNITY CORP	\$ 0	1	.	.	.
INTEGON LIFE INSURANCE CORPORATION*	\$ 660,426	0	0	9	200
INTEGRATED RESOURCES LIFE INS CO*	\$ 221,512	0	0	0	200
INTEGRITY NATIONAL LIFE INS CO	\$ 92,622	0	0	39	200
INTERCONTINENTAL LIFE INSURANCE CO	\$ 15,403	0	0	0	200
INTRAMERICA LIFE INSURANCE COMPANY	\$ 53	0	0	0	200
INVESTORS HERITAGE LIFE INSURANCE CO	\$ 88,856	0	0	0	200
INVESTORS INSURANCE CORPORATION	\$ 17,426	1	49	10	130
INVESTORS LIFE INS CO OF NORTH AMERICA	\$ 3,178	0	0	0	200
INVESTORS LIFE INSURANCE CO OF NEBRASKA	\$ 160	0	0	0	200
ITT HARTFORD LIFE AND ANNUITY INS CO	\$ 194,854	0	0	0	200
ITT LYNDON LIFE INSURANCE COMPANY	\$ 4,734,278	0	0	7	200
ITT LYNDON NATIONAL LIFE INS CO	\$ 44,608	0	0	0	200
J C PENNEY CASUALTY INSURANCE CO	\$ 796,929	0	0	0	200
J C PENNEY LIFE INSURANCE COMPANY	\$ 7,231,864	11	228	112	22
JEFFERSON NATIONAL LIFE INS CO*	\$ 100,993	0	0	0	200
JEFFERSON PILOT LIFE INS CO	\$ 2,854,575	0	0	0	200
JOHN ALDEN LIFE INSURANCE CO	\$ 31,573,245	22	155	146	43
JOHN DEERE INSURANCE COMPANY	\$ 2,712,543	0	0	8	200
JOHN DEERE LIFE INS CO	\$ 21,040	0	0	0	200
JOHN HANCOCK MUTUAL LIFE INS CO	\$ 27,315,685	8	64	56	117
JOHN HANCOCK VARIABLE LIFE INS CO	\$ 0	1	.	.	.
KANAWHA INSURANCE COMPANY	\$ 181,593	1	48	10	140
KANSAS CITY LIFE INSURANCE CO	\$ 8,455,734	0	0	16	200
KNIGHTS OF COLUMBUS	\$ 101,542	0	0	0	200
LAFAYETTE LIFE INSURANCE CO THE	\$ 1,175,675	0	0	0	200
LAMAR LIFE INSURANCE COMPANY	\$ 73,749	1	49	10	134
LIBERTY LIFE ASSUR CO OF BOSTON	\$ 3,853,276	1	28	35	187
LIBERTY LIFE INSURANCE COMPANY*	\$ 481,855	0	0	0	200
LIBERTY MUTUAL INSURANCE COMPANY	\$ 421,165	0	0	29	200
LIBERTY NATIONAL LIFE INSURANCE CO	\$ 37,541	0	0	0	200
LIFE & HEALTH INS CO OF AMERICA*	\$ 559,789	11	490	225	5
LIFE GENERAL SECURITY INSURANCE CO	\$ 3,247,608	7	213	259	25
LIFE INS CO OF THE SOUTHWEST	\$ 1,972	0	0	0	200
LIFE INSURANCE CO OF GEORGIA	\$ 17,885	2	98	20	83
LIFE INSURANCE CO OF NORTH AMERICA	\$ 32,225,841	1	7	16	199
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$ 15,112	0	0	0	200
LIFE INVESTORS INS CO OF AMERICA	\$ 12,445,438	3	44	38	160
LINCOLN BENEFIT LIFE COMPANY	\$ 357,857	0	0	0	200
LINCOLN HERITAGE LIFE INSURANCE CO*	\$ 1,048	0	0	0	200
LINCOLN LIFE AND CASUALTY COMPANY*	\$ 63,440	0	0	0	200
LINCOLN MEMORIAL LIFE INSURANCE CO	\$ 21,171	0	0	0	200
LINCOLN MUTUAL LIFE INSURANCE CO	\$ 12,480	0	0	0	200
LINCOLN NATIONAL HEALTH & CAS INS CO	\$ 1,296,978	0	0	9	200
LINCOLN NATIONAL LIFE INSURANCE CO*	\$ 38,746,446	7	41	72	167

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LINCOLN NATIONAL SPECIALTY INS CO	\$476,575	0	0	0	200
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$15	0	0	0	200
LONE STAR LIFE INSURANCE COMPANY*	\$1,014,388	1	41	9	166
LOYAL AMERICAN LIFE INSURANCE CO	\$1,381,373	1	39	9	175
LOYALTY LIFE INSURANCE COMPANY	\$145,629	0	0	0	200
LUMBERMENS MUTUAL CASUALTY CO	\$6,222	0	0	0	200
LUTHERAN BROTHERHOOD	\$305,673	0	0	10	200
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$119	0	0	0	200
MADISON NATIONAL LIFE INSURANCE CO, INC	\$119,142	0	0	0	200
MAMSI LIFE AND HEALTH INSURANCE CO	\$63,744	0	0	0	200
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$2	0	0	0	200
MANUFACTURERS LIFE INSURANCE CO	\$1,336,251	0	0	0	200
MARQUETTE NATIONAL LIFE INS CO	\$60	0	0	0	200
MASSACHUSETTS CASUALTY INSURANCE CO	\$492,468	0	0	0	200
MASSACHUSETTS GENERAL LIFE INS CO	\$164,630	1	48	10	139
MASSACHUSETTS MUTUAL LIFE INS CO	\$14,163,359	1	13	44	196
MAYFLOWER NATIONAL LIFE INSURANCE CO	\$121,510	0	0	10	200
MEDICAL LIFE INSURANCE COMPANY	\$284,676	0	0	0	200
MEDICO LIFE INSURANCE COMPANY	\$3,645,075	4	116	100	67
MEGA LIFE AND HEALTH INS CO THE	\$1,275,944	5	198	201	33
MEMBERS LIFE INSURANCE COMPANY	\$510,870	0	0	0	200
MERIT LIFE INSURANCE CO	\$1,550,295	0	0	0	200
METROPOLITAN LIFE INSURANCE COMPANY	\$65,500,538	27	99	124	82
MIC LIFE INSURANCE CORPORATION	\$1,161,694	0	0	9	200
MID CONTINENT LIFE INSURANCE CO	\$3,206	0	0	0	200
MID SOUTH INSURANCE COMPANY	\$201,104	0	0	10	200
MID WEST NATIONAL LIFE INS CO OF TN	\$888,057	4	169	164	39
MIDLAND MUTUAL LIFE INS CO, THE*	\$18,374	0	0	0	200
MIDLAND NATIONAL LIFE INSURANCE CO*	\$67,280	0	0	10	200
MIDWEST VISION SERVICE PLAN, INC.	\$430,507	0	0	0	200
MIDWESTERN UNITED LIFE INSURANCE CO*	\$390	0	0	0	200
MINISTERS LIFE INSURANCE CO THE*	\$153	0	0	0	200
MINISTERS LIFE-A MUTUAL LIFE INS CO*	\$396,857	0	0	0	200
MINNESOTA MUTUAL LIFE INSURANCE CO	\$2,522,484	1	33	55	181
MINNESOTA PROTECTIVE LIFE INS CO	\$398	0	0	0	200
MISSION LIFE INSURANCE COMPANY	\$2	0	0	0	200
MISSOURI HOSPITAL PLAN	\$0	1	.	.	.
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$2,915,343	3	95	23	87
MODERN AMERICAN LIFE INSURANCE COMPANY	\$345,608	1	46	48	145
MODERN INCOME LIFE INS CO*	\$97,086	0	0	0	200
MODERN WOODMEN OF AMERICA	\$3,431	0	0	0	200
MONARCH LIFE INSURANCE COMPANY*	\$4,444,097	0	0	0	200
MONTGOMERY WARD INSURANCE COMPANY	\$1,545	1	49	20	129
MONTGOMERY WARD LIFE INSURANCE CO	\$3,446,098	2	59	51	119
MONTICELLO LIFE INSURANCE COMPANY	\$5,645,570	0	0	0	200
MONUMENTAL LIFE INSURANCE COMPANY*	\$1,859,048	2	73	58	111
MOUNTAIN LIFE INSURANCE COMPANY	\$282,509	1	47	10	143
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$1,093	0	0	0	200

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MUTUAL BENEFIT LIFE INSURANCE CO*	\$26,863,888	0	0	75	200
MUTUAL LIFE INSURANCE CO OF NY	\$5,541,492	2	48	50	138
MUTUAL OF AMERICA LIFE INSURANCE CO	\$104,506	0	0	0	200
MUTUAL OF OMAHA INSURANCE COMPANY	\$50,495,298	34	158	168	42
MUTUAL PROTECTIVE INS CO	\$5,575,159	12	287	150	16
MUTUAL SERVICE LIFE INSURANCE CO*	\$438,471	0	0	0	200
MUTUAL TRUST LIFE INSURANCE COMPANY	\$69,289	0	0	0	200
NACOLAH LIFE INS CO OF TEXAS*	\$551,971	0	0	9	200
NATIONAL AMERICAN LIFE INS CO OF TEXAS	\$8,938	0	0	0	200
NATIONAL AMERICAN LIFE INS OF PA	\$638,163	0	0	0	200
NATIONAL BENEFIT LIFE INSURANCE CO	\$473,837	0	0	9	200
NATIONAL CASUALTY COMPANY*	\$2,372,893	27	916	516	2
NATIONAL DENTAL HEALTH INSURANCE CO	\$146,715	0	0	0	200
NATIONAL FARMERS UNION LIFE INS CO	\$18,508	0	0	0	200
NATIONAL FIDELITY LIFE INSURANCE CO	\$280,420	2	94	39	89
NATIONAL FINANCIAL INSURANCE COMPANY	\$846,029	3	127	55	58
NATIONAL FOUNDATION LIFE INS CO	\$3,196,752	11	337	260	10
NATIONAL FRATERNAL SOCIETY/DEAF	\$62	0	0	0	200
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$2,257,846	24	827	337	3
NATIONAL GUARDIAN LIFE INSURANCE CO	\$25,296	0	0	0	200
NATIONAL HEALTH INS CO	\$4,164,914	11	302	179	13
NATIONAL HOME LIFE ASSUR CO OF NY	\$500,384	0	0	0	200
NATIONAL HOME LIFE ASSURANCE CO	\$8,546,970	7	131	125	55
NATIONAL INDEMNITY COMPANY	\$2,485,969	0	0	0	200
NATIONAL LIBERTY LIFE INSURANCE CO	\$139,225	0	0	20	200
NATIONAL LIFE INSURANCE COMPANY	\$1,032,069	0	0	0	200
NATIONAL STATES INSURANCE COMPANY	\$5,531,194	46	1104	788	1
NATIONAL TRAVELERS LIFE COMPANY	\$9,595,228	8	139	138	50
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$34,092,454	0	0	6	200
NATIONWIDE GENERAL INSURANCE CO	\$0	1	.	.	.
NATIONWIDE LIFE INSURANCE COMPANY	\$10,021,279	8	136	72	52
NATIONWIDE MUTUAL INSURANCE COMPANY	\$679	0	0	20	200
NETWORK AMERICA LIFE INSURANCE COMPANY	\$997,684	5	207	63	27
NEW AMERICAN LIFE INSURANCE COMPANY	\$346,398	0	0	0	200
NEW ENGLAND MUTUAL LIFE INS CO	\$5,912,347	0	0	49	200
NEW HAMPSHIRE INSURANCE COMPANY	\$441,156	1	45	10	152
NEW JERSEY LIFE INSURANCE COMPANY*	\$1,100	0	0	0	200
NEW YORK LIFE AND HEALTH INSURANCE CO	\$117,679	0	0	0	200
NEW YORK LIFE INSURANCE COMPANY	\$31,809,289	2	14	43	195
NIPPON LIFE INS CO OF AMERICA	\$63,799	0	0	0	200
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$256,604	0	0	10	200
NORTH AMERICAN INSURANCE COMPANY	\$35,445	0	0	0	200
NORTH AMERICAN LIFE ASSURANCE CO	\$187,730	0	0	0	200
NORTH AMERICAN SPECIALTY INS CO	\$609	0	0	0	200
NORTH CAROLINA MUTUAL LIFE INS CO	\$19,496	0	0	0	200
NORTH CENTRAL LIFE INSURANCE CO*	\$805,467	1	43	37	161
NORTHBROOK LIFE INSURANCE COMPANY	\$1,310,467	0	0	0	200
NORTHERN LIFE INSURANCE COMPANY	\$481	0	0	0	200

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NORTHWESTERN MUTUAL LIFE INS CO	\$9,345,467	0	0	0	200
NORTHWESTERN NATIONAL INS CO	\$48,624	0	0	0	200
NORTHWESTERN NATIONAL LIFE INS CO	\$7,339,909	2	41	33	168
OCCIDENTAL LIFE INS CO OF NC	\$338,642	0	0	19	200
OHIO CASUALTY INSURANCE COMPANY	\$32,153	1	49	10	132
OHIO LIFE INSURANCE COMPANY	\$279	0	0	0	200
OHIO NATIONAL LIFE ASSURANCE CORP	\$350,879	0	0	0	200
OHIO NATIONAL LIFE INS CO THE	\$1,357,077	0	0	0	200
OHIO STATE LIFE INSURANCE CO, THE	\$338,659	0	0	0	200
OLD AMERICAN INSURANCE COMPANY	\$2,382,106	7	237	119	21
OLD RELIANCE INSURANCE COMPANY	\$809	0	0	0	200
OLD REPUBLIC INSURANCE COMPANY	\$43,296	0	0	0	200
OLD REPUBLIC LIFE INSURANCE COMPANY	\$680,390	0	0	0	200
OLD UNITED LIFE INSURANCE COMPANY	\$480,263	2	90	19	92
OLD WESTERN LIFE INSURANCE COMPANY	\$2,261,821	0	0	16	200
OMAHA PROPERTY AND CASUALTY INS CO	\$617,974	0	0	9	200
OZARK NATIONAL LIFE INSURANCE CO	\$1,073,641	1	41	18	170
PACIFIC INDEMNITY COMPANY	\$6,284	0	0	0	200
PACIFIC MUTUAL LIFE INSURANCE CO	\$4,481,783	4	106	94	75
PAINEWEBBER LIFE INSURANCE CO	\$237,490	0	0	0	200
PAN AMERICAN LIFE INSURANCE COMPANY	\$6,571,982	3	66	88	115
PAN WESTERN LIFE INS CO	\$512	0	0	0	200
PAUL REVERE LIFE INSURANCE CO	\$13,199,556	3	42	21	163
PEERLESS INSURANCE COMPANY	\$24,779	0	0	0	200
PEKIN LIFE INSURANCE COMPANY	\$86,616	0	0	10	200
PENINSULAR LIFE INSURANCE COMPANY	\$571	0	0	0	200
PENN MUTUAL LIFE INSURANCE CO THE	\$224,727	0	0	0	200
PENNSYLVANIA LIFE INSURANCE COMPANY	\$8,131,950	16	309	293	12
PENNSYLVANIA NATIONAL LIFE INS CO	\$28,637	0	0	0	200
PENSION LIFE INS CO OF AMERICA*	\$303	0	0	0	200
PFL LIFE INSURANCE COMPANY	\$10,802,315	20	322	277	11
PHF LIFE INSURANCE COMPANY	\$338,388	0	0	0	200
PHILADELPHIA AMERICAN LIFE INS CO	\$111,424	0	0	0	200
PHILADELPHIA LIFE INS CO	\$18,892	0	0	0	200
PHOENIX AMERICAN LIFE INS CO	\$30,377	0	0	0	200
PHOENIX HOME LIFE MUTUAL INS CO	\$8,343,617	4	76	37	108
PHYSICIANS MUTUAL INSURANCE COMPANY	\$22,332,234	15	141	135	48
PIE MUTUAL INSURANCE CO, THE	\$930	0	0	0	200
PIEDMONT AMERICAN LIFE INS CO	\$15,308	0	0	119	200
PIERCE NATIONAL LIFE INSURANCE CO	\$232	0	0	0	200
PIONEER LIFE INSURANCE CO OF IL	\$28,199,332	23	178	548	36
PM GROUP LIFE INS CO	\$1,000,793	0	0	0	200
RAIRIE STATES LIFE INSURANCE CO	\$34,210	0	0	0	200
PREFERRED LIFE INS CO OF NEW YORK	\$6,958	0	0	0	200
PREFERRED RISK LIFE INSURANCE CO	\$194,357	1	47	10	141
PRIMERICA LIFE INSURANCE COMPANY	\$4,472,108	2	53	81	127
PRINCIPAL MUTUAL LIFE INS CO	\$185,396,116	34	46	51	146
PROFESSIONAL INS CORPORATION	\$81,016	0	0	0	200

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PROTECTIVE LIFE INSURANCE COMPANY	\$567,866	2	89	38	95
PROVIDENT INDEMNITY LIFE INS CO	\$179,265	0	0	10	200
PROVIDENT LIFE AND ACCIDENT INS CO	\$17,756,778	9	101	100	78
PROVIDENT LIFE AND CASUALTY INS CO	\$130,561	1	48	29	137
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$683,599	0	0	9	200
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$54,400	0	0	0	200
PROVIDERS FIDELITY LIFE INS CO	\$1,368,993	0	0	642	200
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$270,525,278	47	44	54	157
PYRAMID LIFE INSURANCE COMPANY	\$4,329,378	6	162	88	40
RANGER INSURANCE COMPANY	\$2,217	0	0	0	200
RELIABLE LIFE INSURANCE COMPANY*	\$4,784,361	0	0	40	200
RELIANCE INSURANCE COMPANY	\$6,071	0	0	10	200
RELIANCE STANDARD LIFE INSURANCE CO*	\$756,007	0	0	37	200
REPUBLIC VANGUARD LIFE INSURANCE CO	\$152,056	0	0	0	200
REPUBLIC WESTERN INS CO	\$70,320	0	0	0	200
RESERVE NATIONAL INSURANCE COMPANY	\$20,432,275	38	383	434	7
RLI INSURANCE COMPANY	\$109,294	0	0	0	200
ROYAL ARCANUM, SUPREME COUNCIL OF	\$19	0	0	0	200
ROYAL INSURANCE COMPANY OF AMERICA	\$0	1	.	.	.
ROYAL MACCABEES LIFE INSURANCE CO	\$2,378,773	0	0	0	200
RUSHMORE NATIONAL LIFE INSURANCE CO	\$1,305	0	0	0	200
SAFECO LIFE INSURANCE COMPANY*	\$8,071,740	1	19	21	193
SAFEHEALTH LIFE INSURANCE COMPANY	\$60	0	0	0	200
SAVERS LIFE INS CO OF AMERICA	\$7,616	0	0	0	200
SAVERS PROPERTY & CASUALTY INS CO	\$20,599	0	0	0	200
SECURITY ASSURANCE COMPANY	\$348,389	0	0	0	200
SECURITY BENEFIT LIFE INSURANCE CO	\$85,529	0	0	0	200
SECURITY CONNECTICUT LIFE INS CO	\$12,095	0	0	0	200
SECURITY GENERAL LIFE INSURANCE CO	\$7,265,302	5	103	190	76
SECURITY INSURANCE CO OF HARTFORD	\$159,914	0	0	0	200
SECURITY LIFE INS CO OF AMERICA	\$1,640,552	0	0	51	200
SECURITY LIFE OF DENVER INSURANCE CO*	\$107,649	0	0	0	200
SECURITY MUTUAL LIFE INS CO OF NE	\$180,861	0	0	0	200
SECURITY MUTUAL LIFE INS CO OF NY	\$207,356	0	0	0	200
SECURITY OF AMERICA LIFE INSURANCE CO	\$75,319	0	0	0	200
SENTRY INSURANCE A MUTUAL COMPANY	\$384,358	0	0	0	200
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$3,173,104	3	92	52	90
SHELTER LIFE INSURANCE CO	\$35,028,591	4	26	23	189
SIGNATURE LIFE INS CO OF AMERICA, THE	\$68,015	0	0	0	200
SLOVENE NATIONAL BENEFIT SOCIETY	\$493	0	0	0	200
SMA LIFE ASSURANCE COMPANY	\$967,577	0	0	0	200
SOUTHLAND LIFE INSURANCE COMPANY	\$426,919	1	46	19	151
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$49,646	0	0	0	200
SPRINGFIELD LIFE INSURANCE CO INC*	\$726,852	0	0	9	200
ST PAUL FIRE & MARINE INSURANCE CO	\$29	0	0	0	200
STANDARD INSURANCE COMPANY	\$2,035,660	1	35	8	178
STANDARD LIFE AND ACCIDENT INS CO	\$12,192,107	5	74	39	110
STANDARD LIFE INS CO OF INDIANA	\$6,121	0	0	0	200

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STANDARD SECURITY LIFE INS CO OF NEWYOR	\$525,523	1	45	19	155
STATE AUTOMOBILE MUTUAL INS CO	\$8,932	0	0	0	200
STATE FARM FIRE AND CASUALTY CO	\$12,221	0	0	10	200
STATE FARM MUTUAL AUTOMOBILE INS CO	\$73,413,592	14	46	64	147
STATE LIFE INSURANCE COMPANY	\$4,922	0	0	0	200
STATE MUTUAL LIFE ASSUR CO OF AMERICA	\$13,269,804	3	42	25	164
STATESMAN NATIONAL LIFE INS CO THE	\$567,552	2	89	141	94
STERLING INVESTORS LIFE INS CO	\$800,626	0	0	0	200
SUN LIFE ASSURANCE CO OF CANADA	\$1,700,289	0	0	0	200
SUN LIFE INSURANCE CO OF AMERICA	\$167	0	0	0	200
SURETY LIFE INSURANCE COMPANY	\$349	0	0	0	200
TIME INSURANCE COMPANY	\$32,976,002	26	176	227	37
TMG LIFE INSURANCE COMPANY	\$1,681,569	3	112	25	72
TOYOTA MOTOR LIFE INSURANCE COMPANY	\$5,411,782	5	121	88	63
TRANS PACIFIC LIFE INSURANCE CO	\$56,042	0	0	0	200
TRANSAMERICA ASSURANCE CO *	\$196	0	0	0	200
TRANSAMERICA ASSURANCE COMPANY	\$196	0	0	0	200
TRANSAMERICA INSURANCE COMPANY	\$401,974	0	0	29	200
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$3,835,056	0	0	0	200
TRANSPORT LIFE INSURANCE COMPANY	\$12,902,574	5	71	385	113
TRANSPORTATION INSURANCE COMPANY	\$1,842	0	0	10	200
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$613,975	0	0	0	200
TRAVELERS INSURANCE CO OF ILLINOIS	\$569,276	0	0	9	200
TRAVELERS INSURANCE COMPANY THE	\$70,546,681	55	188	199	34
TRAVELERS PROTECTIVE ASSOC OF AMERICA	\$70,441	0	0	0	200
TRUSTMARK LIFE INSURANCE COMPANY	\$9,528	0	0	0	200
U S FINANCIAL LIFE INSURANCE CO	\$2,114	0	0	0	200
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$34,838	0	0	0	200
UKRAINIAN NATIONAL ASSOCIATION	\$9	0	0	0	200
UNIFIED LIFE INSURANCE COMPANY	\$191	0	0	0	200
UNILIFE INSURANCE COMPANY	\$31,123	0	0	0	200
UNION BANKERS INSURANCE COMPANY	\$17,541,106	10	114	225	71
UNION BENEFIT LIFE INS CO	\$583,719	1	44	28	156
UNION CENTRAL LIFE INSURANCE CO	\$2,657,475	1	33	15	182
UNION FIDELITY LIFE INSURANCE CO	\$9,052,552	8	145	131	45
UNION LABOR LIFE INSURANCE COMPANY	\$2,878,003	5	159	84	41
UNION LIFE INSURANCE COMPANY	\$73,224	0	0	0	200
UNION SECURITY LIFE INSURANCE CO	\$3,101,950	2	62	22	118
UNITED AMERICAN INSURANCE COMPANY	\$34,799,057	33	213	268	24
UNITED BENEFIT LIFE INSURANCE COMPANY	\$1,017,692	5	206	153	29
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$53,540	0	0	0	200
UNITED COMPANIES LIFE INSURANCE CO	\$435,314	0	0	0	200
UNITED FAMILY LIFE INSURANCE CO	\$465	0	0	0	200
UNITED FIDELITY LIFE INSURANCE CO	\$80,692	0	0	0	200
UNITED HEALTH AND LIFE INSURANCE CO	\$6,271,985	1	22	6	191
UNITED HERITAGE MUTUAL LIFE INS CO	\$436	0	0	0	200
UNITED HOME LIFE INSURANCE COMPANY	\$17,826	0	0	0	200
UNITED INSURANCE COMPANY OF AMERICA	\$1,146,059	2	81	27	102

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
UNITED LIBERTY LIFE INSURANCE COMPANY	\$ 240	0	0	0	200
UNITED LIFE INSURANCE COMPANY	\$170,500	0	0	0	200
UNITED OF OMAHA LIFE INS CO	\$58,621,594	21	85	77	99
UNITED PACIFIC LIFE INSURANCE CO	\$ 2,118	0	0	0	200
UNITED SERVICES LIFE INSURANCE CO	\$14,281	0	0	0	200
UNITED STATES LIFE INS CO NY	\$4,271,216	1	27	34	188
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$177,577	2	95	29	86
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$11,706,658	0	0	4	200
UNITED WORLD LIFE INSURANCE COMPANY	\$48,282	0	0	0	200
UNITY MUTUAL LIFE INS CO	\$ 385	0	0	0	200
UNIVERSAL ASSURORS LIFE INSURANCE CO*	\$261,204	0	0	0	200
UNIVERSAL LIFE INSURANCE COMPANY THE	\$268,500	0	0	0	200
UNIVERSAL UNDERWRITERS LIFE INS CO	\$652,551	0	0	0	200
UNIVERSE LIFE INSURANCE CO, THE*	\$1,094,104	5	204	116	31
UNUM LIFE INS CO OF AMERICA	\$40,110,356	4	23	13	190
USAA LIFE INSURANCE COMPANY	\$850,945	1	42	9	162
USLIFE CREDIT LIFE INSURANCE CO*	\$1,735,218	0	0	8	200
VALLEY FORGE LIFE INSURANCE COMPANY	\$52,012	0	0	0	200
VASA NORTH ATLANTIC INSURANCE COMPANY	\$1,611,880	0	0	0	200
VETERANS LIFE INS CO	\$695,342	0	0	9	200
VICTORY LIFE INSURANCE COMPANY	\$ 47,096	0	0	20	200
VISION SERVICE PLAN INSURANCE CO	\$1,437,063	0	0	0	200
VISTA LIFE INSURANCE COMPANY	\$159,369	0	0	0	200
VOYAGER LIFE INSURANCE COMPANY	\$ 94,524	0	0	0	200
VULCAN LIFE INSURANCE COMPANY	\$494,494	0	0	0	200
WABASH LIFE INSURANCE COMPANY	\$ 485,694	0	0	9	200
WASHINGTON NATIONAL INSURANCE CO*	\$17,494,322	3	34	101	180
WAUSAU UNDERWRITERS INS CO	\$ 0	1	.	.	.
WEST COAST LIFE INSURANCE COMPANY*	\$135,980	0	0	0	200
WESTERN AND SOUTHERN LIFE INS CO	\$1,530,626	2	76	51	107
WESTERN CATHOLIC UNION	\$ 75,686	0	0	0	200
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$ 406,477	1	46	19	148
WESTERN FIDELITY INSURANCE COMPANY	\$2,525,619	3	100	133	80
WILLIAM PENN ASSOCIATION	\$ 64	0	0	0	200
WINONA FINANCIAL LIFE INS CO	\$ 73,224	0	0	0	200
WINTERTHUR LIFE RE INSURANCE CO	\$363,855	0	0	0	200
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$ 7,805	0	0	0	200
WOODMEN ACCIDENT AND LIFE COMPANY*	\$2,855,336	1	32	38	183
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$ 5,738	0	0	0	200
WORKMENS BENEFIT FUND OF THE U S OF AM	\$ 311	0	0	0	200
WORLD INSURANCE COMPANY	\$7,246,620	10	207	247	26
WORLD SERVICE LIFE INSURANCE COMPANY*	\$ 6,716	0	0	0	200
ZURICH AMERICAN LIFE INSURANCE CO	\$ 53	0	0	0	200
ZURICH INSURANCE COMPANY	\$13,814	0	0	0	200
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	\$4,564,009,335	2085			

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
AETNA INSURANCE COMPANY	\$0	1	.	.	.
AETNA INSURANCE COMPANY OF AMERICA	\$0	8	.	.	.
AMERICAN SECURITY INSURANCE COMPANY	\$0	2	.	.	.
ANSVAR AMERICA INSURANCE COMPANY	\$0	1	.	.	.
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	1	.	.	.
CAMERON MUTUAL INSURANCE COMPANY	\$0	1	.	.	.
CENTRAL NATIONAL LIFE INS CO THE	\$0	1	.	.	.
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$0	2	.	.	.
FIREMANS FUND INSURANCE COMPANY	\$0	1	.	.	.
GREAT AMERICAN INSURANCE COMPANY	\$0	1	.	.	.
HARTFORD UNDERWRITERS INSURANCE CO	\$0	1	.	.	.
INTEGON INDEMNITY CORP	\$0	1	.	.	.
JOHN HANCOCK VARIABLE LIFE INS CO	\$0	1	.	.	.
MISSOURI HOSPITAL PLAN	\$0	1	.	.	.
NATIONWIDE GENERAL INSURANCE CO	\$0	1	.	.	.
ROYAL INSURANCE COMPANY OF AMERICA	\$0	1	.	.	.
WAUSAU UNDERWRITERS INS CO	\$0	1	.	.	.
NATIONAL STATES INSURANCE COMPANY	\$5,531,194	46	1104	788	1
NATIONAL CASUALTY COMPANY*	\$2,372,893	27	916	516	2
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$2,257,846	24	827	337	3
AMERICAN TRAVELLERS LIFE INS CO	\$3,350,968	17	511	352	4
LIFE & HEALTH INS CO OF AMERICA*	\$559,789	11	490	225	5
AMERICAN SERVICE LIFE INSURANCE COMPANY	\$4,907,284	16	407	711	6
RESERVE NATIONAL INSURANCE COMPANY	\$20,432,275	38	383	434	7
HARVEST LIFE INSURANCE COMPANY THE	\$5,505,675	15	361	207	8
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$2,028,661	10	355	172	9
NATIONAL FOUNDATION LIFE INS CO	\$3,196,752	11	337	260	10
PFL LIFE INSURANCE COMPANY	\$10,802,315	20	322	277	11
PENNSYLVANIA LIFE INSURANCE COMPANY	\$8,131,950	16	309	293	12
NATIONAL HEALTH INS CO	\$4,164,914	11	302	179	13
GUARANTEE TRUST LIFE INSURANCE CO*	\$8,842,850	16	294	210	14
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$2,818,306	9	288	115	15
MUTUAL PROTECTIVE INS CO	\$5,575,159	12	287	150	16
BANKERS COMMERCIAL LIFE INS CO	\$275,574	6	281	87	17
COMBINED INSURANCE CO OF AMERICA	\$36,492,163	44	273	303	18
AMERICAN NATIONAL INSURANCE COMPANY*	\$4,526,300	10	265	141	19
CELTIC LIFE INSURANCE COMPANY THE	\$5,654,647	10	237	242	20
OLD AMERICAN INSURANCE COMPANY	\$2,382,106	7	237	119	21
J C PENNEY LIFE INSURANCE COMPANY	\$7,231,864	11	228	112	22
ACCELERATION LIFE INSURANCE CO	\$611,650	5	221	149	23
UNITED AMERICAN INSURANCE COMPANY	\$34,799,057	33	213	268	24
LIFE GENERAL SECURITY INSURANCE CO	\$3,247,608	7	213	259	25
WORLD INSURANCE COMPANY	\$7,246,620	10	207	247	26
NETWORK AMERICA LIFE INSURANCE COMPANY	\$997,684	5	207	63	27
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$1,008,382	5	207	99	28
UNITED BENEFIT LIFE INSURANCE COMPANY	\$1,017,692	5	206	153	29
FIDELITY SECURITY LIFE INSURANCE CO	\$11,228,669	13	204	113	30
UNIVERSE LIFE INSURANCE CO, THE*	\$1,094,104	5	204	116	31

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
WESTERN FIDELITY INSURANCE COMPANY	\$2,525,619	3	100	133	80
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$15,579,947	8	99	93	81
METROPOLITAN LIFE INSURANCE COMPANY	\$65,500,538	27	99	124	82
LIFE INSURANCE CO OF GEORGIA	\$17,885	2	98	20	83
BCS INSURANCE COMPANY	\$75,482	2	97	20	84
CHUBB LIFE INS CO OF AM	\$161,807	2	96	29	85
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$177,577	2	95	29	86
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$2,915,343	3	95	23	87
AMERICAN REPUBLIC INSURANCE COMPANY	\$22,105,734	10	95	181	88
NATIONAL FIDELITY LIFE INSURANCE CO	\$280,420	2	94	39	89
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$3,173,104	3	92	52	90
INSURANCE COMPANY OF NORTH AMERICA	\$3,338,486	3	90	37	91
OLD UNITED LIFE INSURANCE COMPANY	\$480,263	2	90	19	92
AMERICAN BANKERS INS CO OF FLORIDA	\$528,155	2	90	19	93
STATESMAN NATIONAL LIFE INS CO THE	\$567,552	2	89	141	94
PROTECTIVE LIFE INSURANCE COMPANY	\$567,866	2	89	38	95
ALLSTATE LIFE INSURANCE COMPANY	\$6,610,397	4	87	76	96
BANKERS UNITED LIFE ASSURANCE CO	\$3,769,060	3	86	78	97
COMMONWEALTH LIFE INSURANCE COMPANY	\$772,805	2	86	211	98
UNITED OF OMAHA LIFE INS CO	\$58,621,594	21	85	77	99
ALL AMERICAN LIFE INSURANCE COMPANY*	\$917,450	2	84	54	100
FEDERAL HOME LIFE INSURANCE COMPANY*	\$919,816	2	84	36	101
UNITED INSURANCE COMPANY OF AMERICA	\$1,146,059	2	81	27	102
CONTINENTAL CASUALTY COMPANY*	\$18,026,290	7	78	75	103
BUSINESS MENS ASSURANCE CO OF AMERICA	\$61,308,482	20	78	119	104
CONTINENTAL LIFE AND ACCIDENT CO*	\$1,446,386	2	77	34	105
AMERICAN HEALTH & LIFE INSURANCE CO	\$1,528,970	2	76	17	106
WESTERN AND SOUTHERN LIFE INS CO	\$1,530,626	2	76	51	107
PHOENIX HOME LIFE MUTUAL INS CO	\$8,343,617	4	76	37	108
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$4,953,602	3	76	26	109
STANDARD LIFE AND ACCIDENT INS CO	\$12,192,107	5	74	39	110
MONUMENTAL LIFE INSURANCE COMPANY*	\$1,859,048	2	73	58	111
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$1,908,132	2	72	83	112
TRANSPORT LIFE INSURANCE COMPANY	\$12,902,574	5	71	385	113
COLONIAL PENN LIFE INSURANCE CO	\$5,649,742	3	71	93	114
PAN AMERICAN LIFE INSURANCE COMPANY	\$6,571,982	3	66	88	115
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$385,949,606	98	65	75	116
JOHN HANCOCK MUTUAL LIFE INS CO	\$27,315,685	8	64	56	117
UNION SECURITY LIFE INSURANCE CO	\$3,101,950	2	62	22	118
MONTGOMERY WARD LIFE INSURANCE CO	\$3,446,098	2	59	51	119
AIG LIFE INSURANCE COMPANY	\$3,706,050	2	58	14	120
ALEXANDER HAMILTON LIFE INS CO OF AMERI	\$3,940,880	2	56	28	121
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$26,966,933	7	56	54	122
EQUITABLE LIFE & CASUALTY INS CO	\$23,201,571	6	55	120	123
CONNECTICUT GENERAL LIFE INS CO	\$105,186,766	23	54	65	124
CONTINENTAL GENERAL INSURANCE CO	\$4,412,512	2	54	74	125
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$4,444,510	2	53	88	126
PRIMERICA LIFE INSURANCE COMPANY	\$4,472,108	2	53	81	127

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
GLOBE LIFE AND ACCIDENT INS CO	\$6,469,045	9	199	324	32
MEGA LIFE AND HEALTH INS CO THE	\$1,275,944	5	198	201	33
TRAVELERS INSURANCE COMPANY THE	\$70,546,681	55	188	199	34
AMERICAN STATES LIFE INSURANCE CO	\$291,753	4	187	48	35
PIONEER LIFE INSURANCE CO OF IL	\$28,199,332	23	178	548	36
TIME INSURANCE COMPANY	\$32,976,002	26	176	227	37
AMERICAN FAMILY LIFE ASSUR CO GA	\$11,490,403	11	170	89	38
MID WEST NATIONAL LIFE INS CO OF TN	\$888,057	4	169	164	39
PYRAMID LIFE INSURANCE COMPANY	\$4,329,378	6	162	88	40
UNION LABOR LIFE INSURANCE COMPANY	\$2,878,003	5	159	84	41
MUTUAL OF OMAHA INSURANCE COMPANY	\$50,495,298	34	158	168	42
JOHN ALDEN LIFE INSURANCE CO	\$31,573,245	22	155	146	43
HOME LIFE FINANCIAL ASSURANCE CORP	\$2,658	3	148	50	44
UNION FIDELITY LIFE INSURANCE CO	\$9,052,552	8	145	131	45
AMALGAMATED LIFE & HEALTH INS CO	\$193,718	3	142	29	46
CHRYSLER LIFE INSURANCE COMPANY	\$226,344	3	142	58	47
PHYSICIANS MUTUAL INSURANCE COMPANY	\$22,332,234	15	141	135	48
GOLDEN RULE INSURANCE COMPANY	\$35,579,076	22	139	166	49
NATIONAL TRAVELERS LIFE COMPANY	\$9,595,228	8	139	138	50
AMERICAN NATIONAL LIFE INS OF TX	\$431,768	3	137	57	51
NATIONWIDE LIFE INSURANCE COMPANY	\$10,021,279	8	136	72	52
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$6,405,662	6	133	118	53
COMMONWEALTH LIFE & ACCIDENT INS*	\$621,140	3	132	93	54
NATIONAL HOME LIFE ASSURANCE CO	\$8,546,970	7	131	125	55
BANKERS LIFE AND CASUALTY COMPANY	\$56,140,865	31	131	178	56
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$6,863,286	6	128	115	57
NATIONAL FINANCIAL INSURANCE COMPANY	\$846,029	3	127	55	58
BANKERS FIDELITY LIFE INSURANCE CO	\$11,216,068	8	126	195	59
ALLIANZ LIFE INS CO OF NORTH AMERICA	\$7,291,963	6	124	185	60
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$7,369,863	6	123	95	61
BENEFIT TRUST LIFE INSURANCE CO	\$37,130,035	20	122	132	62
TOYOTA MOTOR LIFE INSURANCE COMPANY	\$5,411,782	5	121	88	63
AMERICAN FAMILY MUTUAL INS CO	\$67,552,741	34	121	159	64
FORTIS BENEFITS INSURANCE COMPANY	\$20,514,503	12	121	62	65
AETNA LIFE INSURANCE COMPANY*	\$104,328,088	50	118	121	66
MEDICO LIFE INSURANCE COMPANY	\$3,645,075	4	116	100	67
GREAT WEST LIFE & ANNUITY INS CO*	\$1,438,964	3	116	26	68
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$10,382,754	7	116	118	69
DURHAM LIFE INSURANCE COMPANY	\$1,480,264	3	115	94	70
UNION BANKERS INSURANCE COMPANY	\$17,541,106	10	114	225	71
TMG LIFE INSURANCE COMPANY	\$1,681,569	3	112	25	72
BLUE CROSS & BLUE SHIELD OF MO	\$1,190,702,208	504	109	106	73
GREAT WEST LIFE ASSURANCE COMPANY*	\$4,339,175	4	108	258	74
PACIFIC MUTUAL LIFE INSURANCE CO	\$4,481,783	4	106	94	75
SECURITY GENERAL LIFE INSURANCE CO	\$7,265,302	5	103	190	76
COLONIAL LIFE & ACCIDENT INS CO	\$7,282,154	5	103	56	77
PROVIDENT LIFE AND ACCIDENT INS CO	\$17,756,778	9	101	100	78
BANKERS MULTIPLE LINE INSURANCE CO	\$2,448,894	3	101	150	79

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AMERITAS LIFE INSURANCE CORP	\$ 4,697,539	2	52	53	128
MONTGOMERY WARD INSURANCE COMPANY	\$ 1,545	1	49	20	129
INVESTORS INSURANCE CORPORATION	\$17,426	1	49	10	130
ALLIED LIFE INS CO	\$18,140	1	49	10	131
OHIO CASUALTY INSURANCE COMPANY	\$32,153	1	49	10	132
CONGRESS LIFE INSURANCE COMPANY	\$49,874	1	49	10	133
LAMAR LIFE INSURANCE COMPANY	\$73,749	1	49	10	134
AMERICAN FAMILY LIFE INSURANCE CO	\$91,938	1	48	10	135
ARCADIA NATIONAL LIFE INSURANCE CO	\$130,348	1	48	10	136
PROVIDENT LIFE AND CASUALTY INS CO	\$130,561	1	48	29	137
MUTUAL LIFE INSURANCE CO OF NY	\$5,541,492	2	48	50	138
MASSACHUSETTS GENERAL LIFE INS CO	\$164,630	1	48	10	139
KANAWHA INSURANCE COMPANY	\$181,593	1	48	10	140
PREFERRED RISK LIFE INSURANCE CO	\$194,357	1	47	10	141
IDEALIFE INSURANCE COMPANY	\$243,642	1	47	10	142
MOUNTAIN LIFE INSURANCE COMPANY	\$282,509	1	47	10	143
AMERICAN PUBLIC LIFE INSURANCE CO	\$283,182	1	47	10	144
MODERN AMERICAN LIFE INSURANCE COMPANY	\$345,608	1	46	48	145
PRINCIPAL MUTUAL LIFE INS CO	\$185,396,116	34	46	51	146
STATE FARM MUTUAL AUTOMOBILE INS CO	\$73,413,592	14	46	64	147
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$406,477	1	46	19	148
AMEX LIFE ASSURANCE COMPANY*	\$11,742,699	3	46	53	149
COMMERCIAL TRAVELERS MUTUAL INS CO	\$411,990	1	46	10	150
SOUTHLAND LIFE INSURANCE COMPANY	\$426,919	1	46	19	151
NEW HAMPSHIRE INSURANCE COMPANY	\$441,156	1	45	10	152
BCS LIFE INSURANCE COMPANY	\$484,347	1	45	19	153
CONTINENTAL LIFE INSURANCE COMPANY	\$511,158	1	45	19	154
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$525,523	1	45	19	155
UNION BENEFIT LIFE INS CO	\$583,719	1	44	28	156
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$270,525,278	47	44	54	157
CUNA MUTUAL INSURANCE SOCIETY	\$12,376,421	3	44	34	158
CENTRAL STATES HEALTH & LIFE CO	\$6,532,300	2	44	158	159
LIFE INVESTORS INS CO OF AMERICA	\$12,445,438	3	44	38	160
NORTH CENTRAL LIFE INSURANCE CO*	\$805,467	1	43	37	161
USAA LIFE INSURANCE COMPANY	\$850,945	1	42	9	162
PAUL REVERE LIFE INSURANCE CO	\$13,199,556	3	42	21	163
STATE MUTUAL LIFE ASSUR CO OF AMERICA	\$13,269,804	3	42	25	164
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$946,574	1	42	54	165
LONE STAR LIFE INSURANCE COMPANY*	\$1,014,388	1	41	9	166
LINCOLN NATIONAL LIFE INSURANCE CO*	\$38,746,446	7	41	72	167
NORTHWESTERN NATIONAL LIFE INS CO	\$7,339,909	2	41	33	168
AMERICAN UNITED LIFE INSURANCE CO	\$7,393,120	2	41	17	169
OZARK NATIONAL LIFE INSURANCE CO	\$1,073,641	1	41	18	170
GERBER LIFE INSURANCE COMPANY	\$1,096,229	1	41	45	171
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$26,651,938	5	41	31	172
FRANKLIN LIFE INSURANCE COMPANY	\$1,211,572	1	40	9	173
EQUITY NATIONAL LIFE INSURANCE CO	\$1,267,479	1	40	26	174
LOYAL AMERICAN LIFE INSURANCE CO	\$1,381,373	1	39	9	175

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
GLOBE LIFE INSURANCE COMPANY	\$1,573,604	1	38	9	176
BENEFICIAL STANDARD LIFE INS CO*	\$1,890,384	1	36	8	177
STANDARD INSURANCE COMPANY	\$2,035,660	1	35	8	178
CENTRAL STATES INDEMNITY CO OF OMAHA	\$2,260,969	1	34	8	179
WASHINGTON NATIONAL INSURANCE CO*	\$17,494,322	3	34	101	180
MINNESOTA MUTUAL LIFE INSURANCE CO	\$2,522,484	1	33	55	181
UNION CENTRAL LIFE INSURANCE CO	\$2,657,475	1	33	15	182
WOODMEN ACCIDENT AND LIFE COMPANY*	\$2,855,336	1	32	38	183
GENERAL AMERICAN LIFE INSURANCE CO	\$137,326,122	17	31	45	184
HARTFORD LIFE AND ACCIDENT INS CO*	\$11,879,435	2	30	48	185
ALLSTATE INSURANCE COMPANY	\$3,424,705	1	30	29	186
LIBERTY LIFE ASSUR CO OF BOSTON	\$3,853,276	1	28	35	187
UNITED STATES LIFE INS CO NY	\$4,271,216	1	27	34	188
SHELTER LIFE INSURANCE CO	\$35,028,591	4	26	23	189
UNUM LIFE INS CO OF AMERICA	\$40,110,356	4	23	13	190
UNITED HEALTH AND LIFE INSURANCE CO	\$6,271,985	1	22	6	191
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$6,659,246	1	22	12	192
SAFECO LIFE INSURANCE COMPANY*	\$8,071,740	1	19	21	193
CONTINENTAL ASSURANCE COMPANY	\$71,627,299	5	17	20	194
NEW YORK LIFE INSURANCE COMPANY	\$31,809,289	2	14	43	195
MASSACHUSETTS MUTUAL LIFE INS CO	\$14,163,359	1	13	44	196
EMPLOYERS HEALTH INSURANCE COMPANY*	\$17,934,729	1	11	48	197
FEDERATED MUTUAL INSURANCE COMPANY	\$24,444,513	1	9	17	198
LIFE INSURANCE CO OF NORTH AMERICA	\$32,225,841	1	7	16	199
PROVIDERS FIDELITY LIFE INS CO	\$1,368,993	0	0	642	200
ASSOCIATED DOCTORS HEALTH & LIFE INS CO	\$3,111,156	0	0	157	200
PIEDMONT AMERICAN LIFE INS CO	\$15,308	0	0	119	200
AMERICAN STATES INSURANCE COMPANY*	\$4,046,763	0	0	83	200
MUTUAL BENEFIT LIFE INSURANCE CO*	\$26,863,888	0	0	75	200
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$235,173	0	0	58	200
SECURITY LIFE INS CO OF AMERICA	\$1,640,552	0	0	51	200
NEW ENGLAND MUTUAL LIFE INS CO	\$5,912,347	0	0	49	200
FEDERATED LIFE INSURANCE COMPANY	\$349,990	0	0	48	200
CENTRAL LIFE ASSURANCE COMPANY*	\$4,605,108	0	0	47	200
AMERICAN INCOME LIFE INSURANCE CO	\$1,926,658	0	0	41	200
RELIABLE LIFE INSURANCE COMPANY*	\$4,784,361	0	0	40	200
INTEGRITY NATIONAL LIFE INS CO	\$92,622	0	0	39	200
RELIANCE STANDARD LIFE INSURANCE CO*	\$756,007	0	0	37	200
COUNTRY LIFE INSURANCE COMPANY	\$1,742,276	0	0	34	200
AID ASSOCIATION FOR LUTHERANS	\$2,262,102	0	0	32	200
AMERICAN LIFE & HEALTH INS CO	\$12,710	0	0	30	200
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$252,035	0	0	29	200
AMERICAN INSURANCE CO OF TEXAS*	\$394,162	0	0	29	200
TRANSAMERICA INSURANCE COMPANY	\$401,974	0	0	29	200
LIBERTY MUTUAL INSURANCE COMPANY	\$421,165	0	0	29	200
FORUM INSURANCE COMPANY	\$551,706	0	0	28	200
CREDIT LIFE INSURANCE COMPANY*	\$601,261	0	0	28	200
CERTIFIED LIFE INS CO	\$846,142	0	0	27	200

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AMERICAN HERITAGE LIFE INSURANCE CO	\$ 993,156	0	0	27	200
HARTFORD ACCIDENT & INDEMNITY CO*	\$ 2,350,659	0	0	24	200
AMERICAN FIDELITY ASSURANCE COMPANY	\$ 3,331,550	0	0	22	200
NATIONWIDE MUTUAL INSURANCE COMPANY	\$ 679	0	0	20	200
CONTINENTAL INSURANCE COMPANY THE*	\$ 40,496	0	0	20	200
VICTORY LIFE INSURANCE COMPANY	\$ 47,096	0	0	20	200
FIRST LIFE ASSURANCE COMPANY*	\$ 127,133	0	0	20	200
NATIONAL LIBERTY LIFE INSURANCE CO	\$ 139,225	0	0	20	200
HILL COUNTRY LIFE INS CO	\$ 214,840	0	0	19	200
INSURANCE CO OF THE STATE OF PA	\$ 241,246	0	0	19	200
AMERICAN COMBINED LIFE INS CO	\$ 302,383	0	0	19	200
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$ 336,848	0	0	19	200
OCCIDENTAL LIFE INS CO OF NC	\$ 338,642	0	0	19	200
AETNA LIFE INS AND ANNUITY CO*	\$ 729,300	0	0	18	200
FARMLAND LIFE INSURANCE COMPANY	\$ 5,876,514	0	0	18	200
CORPORATE HEALTH INSURANCE COMPANY	\$ 920,849	0	0	18	200
HARTFORD LIFE INSURANCE COMPANY	\$ 7,305,816	0	0	17	200
FORD LIFE INSURANCE COMPANY	\$ 1,918,374	0	0	17	200
OLD WESTERN LIFE INSURANCE COMPANY	\$ 2,261,821	0	0	16	200
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$ 2,347,400	0	0	16	200
COMMONWEALTH NATIONAL LIFE INS CO	\$ 2,391,012	0	0	16	200
KANSAS CITY LIFE INSURANCE CO	\$ 8,455,734	0	0	16	200
COLONIAL LIFE INS CO OF AMERICA	\$ 3,187,914	0	0	15	200
HORACE MANN LIFE INSURANCE COMPANY	\$ 6,767,617	0	0	12	200
FIDELITY AND CASUALTY CO OF NY*	\$ 372	0	0	10	200
TRANSPORTATION INSURANCE COMPANY	\$ 1,842	0	0	10	200
RELIANCE INSURANCE COMPANY	\$ 6,071	0	0	10	200
FEDERAL LIFE INSURANCE CO MUTUAL	\$ 7,436	0	0	10	200
STATE FARM FIRE AND CASUALTY CO	\$ 12,221	0	0	10	200
FRONTIER INSURANCE COMPANY*	\$ 19,402	0	0	10	200
GREAT AMERICAN LIFE INSURANCE CO	\$ 29,357	0	0	10	200
FOREMOST LIFE INSURANCE COMPANY	\$ 31,163	0	0	10	200
AMERICAN CASUALTY CO OF READING PA	\$ 44,335	0	0	10	200
MIDLAND NATIONAL LIFE INSURANCE CO*	\$ 67,280	0	0	10	200
AMERICAN HARDWARE MUTUAL INS CO	\$ 71,799	0	0	10	200
PEKIN LIFE INSURANCE COMPANY	\$ 86,616	0	0	10	200
ATLANTA LIFE INSURANCE COMPANY	\$ 97,645	0	0	10	200
MAYFLOWER NATIONAL LIFE INSURANCE CO	\$ 121,510	0	0	10	200
AUTO CLUB LIFE INS CO	\$ 139,452	0	0	10	200
PROVIDENT INDEMNITY LIFE INS CO	\$ 179,265	0	0	10	200
AMERICAN HOME ASSURANCE COMPANY	\$ 200,412	0	0	10	200
MID SOUTH INSURANCE COMPANY	\$ 201,104	0	0	10	200
FAMILY LIFE INSURANCE COMPANY*	\$ 236,980	0	0	10	200
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$ 256,604	0	0	10	200
HUMANA INSURANCE COMPANY	\$ 298,143	0	0	10	200
LUTHERAN BROTHERHOOD	\$ 305,673	0	0	10	200
ASSOCIATES FINANCIAL LIFE INS CO	\$ 471,951	0	0	9	200
NATIONAL BENEFIT LIFE INSURANCE CO	\$ 473,837	0	0	9	200

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
ACADEMY LIFE INSURANCE CO*	\$485,405	0	0	9	200
WABASH LIFE INSURANCE COMPANY	\$485,694	0	0	9	200
ADMIRAL LIFE INS CO OF AMERICA	\$492,117	0	0	9	200
NACOLAH LIFE INS CO OF TEXAS*	\$551,971	0	0	9	200
TRAVELERS INSURANCE CO OF ILLINOIS	\$569,276	0	0	9	200
CANADA LIFE ASSURANCE COMPANY	\$599,977	0	0	9	200
OMAHA PROPERTY AND CASUALTY INS CO	\$617,974	0	0	9	200
CENTRAL SECURITY LIFE INSURANCE CO	\$660,379	0	0	9	200
INTEGON LIFE INSURANCE CORPORATION*	\$660,426	0	0	9	200
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$683,599	0	0	9	200
VETERANS LIFE INS CO	\$695,342	0	0	9	200
SPRINGFIELD LIFE INSURANCE CO INC*	\$726,852	0	0	9	200
AMERICAN CENTURION LIFE & ACC ASSURANCE	\$761,794	0	0	9	200
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,069,448	0	0	9	200
COMMERCIAL LIFE INSURANCE COMPANY*	\$1,149,130	0	0	9	200
MIC LIFE INSURANCE CORPORATION	\$1,161,694	0	0	9	200
LINCOLN NATIONAL HEALTH & CAS INS CO	\$1,296,978	0	0	9	200
USLIFE CREDIT LIFE INSURANCE CO*	\$1,735,218	0	0	8	200
IDS LIFE INSURANCE COMPANY	\$1,922,970	0	0	8	200
FIRST EQUICOR LIFE INSURANCE COMPANY*	\$2,627,089	0	0	8	200
JOHN DEERE INSURANCE COMPANY	\$2,712,543	0	0	8	200
CENTURION LIFE INSURANCE COMPANY	\$2,947,076	0	0	8	200
CONNECTICUT MUTUAL LIFE INS CO	\$3,765,597	0	0	7	200
ITT LYNDON LIFE INSURANCE COMPANY	\$4,734,278	0	0	7	200
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$34,092,454	0	0	6	200
ANTHEM LIFE INSURANCE COMPANY	\$5,295,478	0	0	6	200
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$11,706,658	0	0	4	200
AAA LIFE INS CO	\$18,439	0	0	0	200
ACACIA MUTUAL LIFE INSURANCE CO	\$2,033	0	0	0	200
ALLIANCE LIFE INSURANCE COMPANY	\$428,255	0	0	0	200
ALLSTATE LIFE INS CO OF NEW YORK	\$600	0	0	0	200
AMERICAN CAPITOL INSURANCE COMPANY	\$5,198	0	0	0	200
AMERICAN CENTENNIAL INSURANCE CO	\$58,868	0	0	0	200
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$140,932	0	0	0	200
AMERICAN CONTINENTAL INSURANCE CO	\$33,778	0	0	0	200
AMERICAN CONTINENTAL LIFE INS CO	\$217,189	0	0	0	200
AMERICAN CREDITORS LIFE INS CO	\$2,746	0	0	0	200
AMERICAN EMPLOYERS INSURANCE CO	\$390	0	0	0	200
AMERICAN FRANKLIN LIFE INS CO THE	\$51,680	0	0	0	200
AMERICAN GENERAL LIFE INS CO NY	\$201	0	0	0	200
AMERICAN GENERAL LIFE INSURANCE CO	\$16,364	0	0	0	200
AMERICAN HOME LIFE INSURANCE CO	\$11,806	0	0	0	200
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$814	0	0	0	200
AMERICAN LIFE AND CASUALTY INS CO*	\$22,365	0	0	0	200
AMERICAN LIFE INSURANCE CO OF NY	\$503,330	0	0	0	200
AMERICAN MERCHANTS LIFE INS CO	\$61	0	0	0	200
AMERICAN MOTORISTS INSURANCE CO	\$365	0	0	0	200
AMERICAN MUTUAL LIFE INSURANCE CO	\$30,241	0	0	0	200

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AMERICAN PATRIOT HEALTH INS CO	\$8,200	0	0	0	200
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$13,304	0	0	0	200
AMERICAN SLOVENIAN CATHOLIC UNION	\$140	0	0	0	200
AMERICAN UNION LIFE INSURANCE CO	\$66,630	0	0	0	200
AMERICAN WESTERN LIFE INS CO	\$2,012	0	0	0	200
AMERIFIRST INSURANCE COMPANY	\$5,750	0	0	0	200
AMEX ASSURANCE COMPANY	\$744,190	0	0	0	200
ANTHEM LIFE INS CO OF INDIANA	\$223,040	0	0	0	200
ASSOCIATES INSURANCE COMPANY	\$1,679	0	0	0	200
ASSURED LIFE ASSOCIATION	\$15	0	0	0	200
ATLAS LIFE INSURANCE COMPANY*	\$560,745	0	0	0	200
AUTO OWNERS INSURANCE CO MUTUAL	\$632	0	0	0	200
AUTO OWNERS LIFE INSURANCE COMPANY	\$84,370	0	0	0	200
AVEMCO INSURANCE COMPANY	\$2,514	0	0	0	200
BALBOA LIFE INSURANCE COMPANY	\$858,976	0	0	0	200
BALTIMORE LIFE INS CO THE	\$44	0	0	0	200
BANKERS NATIONAL LIFE INS CO	\$607	0	0	0	200
BANKERS SECURITY LIFE INS SOCIETY	\$42,904	0	0	0	200
BANNER LIFE INS CO	\$1,377	0	0	0	200
BENCHMARK INSURANCE COMPANY	\$117,458	0	0	0	200
BENEFICIAL LIFE INSURANCE COMPANY	\$3,458	0	0	0	200
BERKSHIRE LIFE INSURANCE COMPANY	\$178,601	0	0	0	200
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$88,250	0	0	0	200
BOATMENS LIFE INSURANCE COMPANY	\$754,369	0	0	0	200
BRADFORD NATIONAL LIFE INSURANCE CO*	\$177,008	0	0	0	200
BROTHERHOOD MUTUAL INSURANCE CO	\$128,132	0	0	0	200
CAMBRIDGE LIFE INSURANCE COMPANY	\$42,799	0	0	0	200
CAMERON LIFE INSURANCE COMPANY	\$33,103	0	0	0	200
CATHOLIC KNIGHTS OF AMERICA THE	\$6,962	0	0	0	200
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,389,183	0	0	0	200
CENTURY LIFE OF AMERICA	\$18,194	0	0	0	200
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$93,030	0	0	0	200
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$25,940	0	0	0	200
CHUBB SOVEREIGN LIFE INS CO	\$417	0	0	0	200
CINCINNATI LIFE INSURANCE COMPANY THE	\$95,179	0	0	0	200
CITIZENS SECURITY LIFE INS CO	\$242,264	0	0	0	200
COLLEGE LIFE INSURANCE CO OF AMERICA	\$3,478	0	0	0	200
COLONIAL PENN INSURANCE COMPANY	\$256	0	0	0	200
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$131	0	0	0	200
COLUMBUS LIFE INSURANCE CO	\$7,743	0	0	0	200
COMMERCIAL INS CO OF NEWARK NJ*	\$775,408	0	0	0	200
COMMERCIAL UNION INSURANCE COMPANY	\$160,966	0	0	0	200
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$613,082	0	0	0	200
COMMUNITY NATIONAL ASSURANCE COMPANY	\$9	0	0	0	200
COMPANION LIFE INSURANCE COMPANY*	\$423,030	0	0	0	200
CONFEDERATION LIFE INSURANCE CO	\$633,997	0	0	0	200
CONNECTICUT INDEMNITY COMPANY THE	\$4,958	0	0	0	200
CONNECTICUT NATIONAL LIFE INS CO*	\$336,686	0	0	0	200

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
CONSUMERS LIFE INSURANCE COMPANY	\$1,116	0	0	0	200
CONTINENTAL WESTERN LIFE INS CO	\$37,156	0	0	0	200
CROATIAN CATHOLIC UNION OF USA	\$39	0	0	0	200
CROATIAN FRATERNAL UNION OF AMERICA	\$1,215	0	0	0	200
CROWN LIFE INSURANCE COMPANY*	\$2,876,549	0	0	0	200
CSA FRATERNAL LIFE	\$122	0	0	0	200
CUMIS INSURANCE SOCIETY INC	\$2,322	0	0	0	200
DELTA LIFE AND ANNUITY COMPANY*	\$100,200	0	0	0	200
ECONOMY FIRE & CASUALTY COMPANY	\$15	0	0	0	200
EMPIRE GENERAL LIFE ASSURANCE CORP	\$360,416	0	0	0	200
EMPLOYEES LIFE COMPANY (MUTUAL)	\$16,797	0	0	0	200
EMPLOYERS LIFE INS CO OF WAUSAU	\$9,494	0	0	0	200
EMPLOYERS MODERN LIFE COMPANY	\$95,359	0	0	0	200
EMPLOYERS REASSURANCE CORPORATION	\$8,100	0	0	0	200
EMPLOYERS REINSURANCE CORPORATION	\$3,188,052	0	0	0	200
EPIC LIFE INSURANCE COMPANY THE	\$205,549	0	0	0	200
EQUITABLE LIFE INSURANCE CO OF IOWA	\$30,870	0	0	0	200
EXECUTIVE FUND LIFE INSURANCE CO	\$229,019	0	0	0	200
FAMILY BENEFIT LIFE INSURANCE CO	\$3,506	0	0	0	200
FAMILY GUARDIAN LIFE INS CO	\$20,429	0	0	0	200
FARM BUREAU LIFE INS CO OF MISSOURI	\$224,216	0	0	0	200
FARMERS AND TRADERS LIFE INS CO	\$1,004	0	0	0	200
FARMERS MUTUAL HAIL INS CO OF IOWA	\$906	0	0	0	200
FARMERS NEW WORLD LIFE INSURANCE CO	\$472,739	0	0	0	200
FARMLAND MUTUAL INSURANCE COMPANY	\$4,266	0	0	0	200
FEDERAL INSURANCE COMPANY	\$4,546,021	0	0	0	200
FIDELITY AND GUARANTY LIFE INS CO*	\$223,781	0	0	0	200
FIDELITY BANKERS LIFE INS CO*	\$4,060	0	0	0	200
FIRST COLONY LIFE INSURANCE COMPANY	\$681	0	0	0	200
FIRST CONTINENTAL LIFE & ACCIDENT INS *	\$67,158	0	0	0	200
FORT DEARBORN LIFE INS CO	\$105,912	0	0	0	200
FOUNDATION HEALTH NATIONAL LIFE INS CO	\$1,700	0	0	0	200
FREEDOM LIFE INS CO OF AMERICA	\$255,247	0	0	0	200
GARDEN STATE LIFE INSURANCE COMPANY*	\$530,576	0	0	0	200
GENERAL FIDELITY LIFE INSURANCE CO	\$173,806	0	0	0	200
GEORGIA INTERNATIONAL LIFE INS CO	\$46,183	0	0	0	200
GERMANTOWN INSURANCE COMPANY	\$6,454	0	0	0	200
GLENBROOK LIFE INSURANCE COMPANY	\$141,480	0	0	0	200
GOVERNMENT EMPLOYEES INSURANCE CO	\$22,559	0	0	0	200
GREAT AMERICAN RESERVE INS CO	\$416,913	0	0	0	200
GREAT NORTHERN INSURANCE COMPANY	\$1,120	0	0	0	200
GREAT SOUTHERN LIFE INSURANCE CO	\$78,592	0	0	0	200
GRINNELL LIFE INSURANCE COMPANY	\$8,462	0	0	0	200
GROUPAMERICA INSURANCE COMPANY	\$1,731,062	0	0	0	200
GUARANTEE MUTUAL LIFE COMPANY	\$7,111,445	0	0	0	200
GUARANTEE RESERVE LIFE INSURANCE CO	\$149,922	0	0	0	200
GULF ATLANTIC LIFE INSURANCE CO*	\$197,614	0	0	0	200
GULF INSURANCE COMPANY	\$469,062	0	0	0	200

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
GULF LIFE INSURANCE COMPANY	\$269,140	0	0	0	200
HARTFORD FIRE INSURANCE COMPANY	\$877,455	0	0	0	200
HAWKEYE NATIONAL LIFE INSURANCE CO	\$2,404	0	0	0	200
HEALTH INSURANCE OF VERMONT INC	\$43,076	0	0	0	200
HERITAGE LIFE INSURANCE COMPANY	\$287,767	0	0	0	200
HOME INDEMNITY COMPANY THE	\$402	0	0	0	200
HOME INSURANCE COMPANY THE	\$1,988,658	0	0	0	200
INA LIFE INSURANCE CO OF NEW YORK	\$3,286	0	0	0	200
INDEPENDENT ORDER OF FORESTERS THE	\$6,122	0	0	0	200
INDIANA LUMBERMENS MUTUAL INS CO	\$212,958	0	0	0	200
INDIANAPOLIS LIFE INSURANCE CO	\$202,238	0	0	0	200
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$8,280	0	0	0	200
INTEGRATED RESOURCES LIFE INS CO*	\$221,512	0	0	0	200
INTERCONTINENTAL LIFE INSURANCE CO	\$15,403	0	0	0	200
INTRAMERICA LIFE INSURANCE COMPANY	\$53	0	0	0	200
INVESTORS HERITAGE LIFE INSURANCE CO	\$88,856	0	0	0	200
INVESTORS LIFE INS CO OF NORTH AMERICA	\$3,178	0	0	0	200
INVESTORS LIFE INSURANCE CO OF NEBRASKA	\$160	0	0	0	200
ITT HARTFORD LIFE AND ANNUITY INS CO	\$194,854	0	0	0	200
ITT LYNDON NATIONAL LIFE INS CO	\$44,608	0	0	0	200
J C PENNEY CASUALTY INSURANCE CO	\$796,929	0	0	0	200
JEFFERSON NATIONAL LIFE INS CO*	\$100,993	0	0	0	200
JEFFERSON PILOT LIFE INS CO	\$2,854,575	0	0	0	200
JOHN DEERE LIFE INS CO	\$21,040	0	0	0	200
KNIGHTS OF COLUMBUS	\$101,542	0	0	0	200
LAFAYETTE LIFE INSURANCE CO THE	\$1,175,675	0	0	0	200
LIBERTY LIFE INSURANCE COMPANY*	\$481,855	0	0	0	200
LIBERTY NATIONAL LIFE INSURANCE CO	\$37,541	0	0	0	200
LIFE INS CO OF THE SOUTHWEST	\$1,972	0	0	0	200
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$15,112	0	0	0	200
LINCOLN BENEFIT LIFE COMPANY	\$357,857	0	0	0	200
LINCOLN HERITAGE LIFE INSURANCE CO*	\$1,048	0	0	0	200
LINCOLN LIFE AND CASUALTY COMPANY*	\$63,440	0	0	0	200
LINCOLN MEMORIAL LIFE INSURANCE CO	\$21,171	0	0	0	200
LINCOLN MUTUAL LIFE INSURANCE CO	\$12,480	0	0	0	200
LINCOLN NATIONAL SPECIALTY INS CO	\$476,575	0	0	0	200
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$15	0	0	0	200
LOYALTY LIFE INSURANCE COMPANY	\$145,629	0	0	0	200
LUMBERMENS MUTUAL CASUALTY CO	\$6,222	0	0	0	200
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$119	0	0	0	200
MADISON NATIONAL LIFE INSURANCE CO, INC	\$119,142	0	0	0	200
MAMSI LIFE AND HEALTH INSURANCE CO	\$63,744	0	0	0	200
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$2	0	0	0	200
MANUFACTURERS LIFE INSURANCE CO	\$1,336,251	0	0	0	200
MARQUETTE NATIONAL LIFE INS CO	\$60	0	0	0	200
MASSACHUSETTS CASUALTY INSURANCE CO	\$492,468	0	0	0	200
MEDICAL LIFE INSURANCE COMPANY	\$284,676	0	0	0	200
MEMBERS LIFE INSURANCE COMPANY	\$510,870	0	0	0	200

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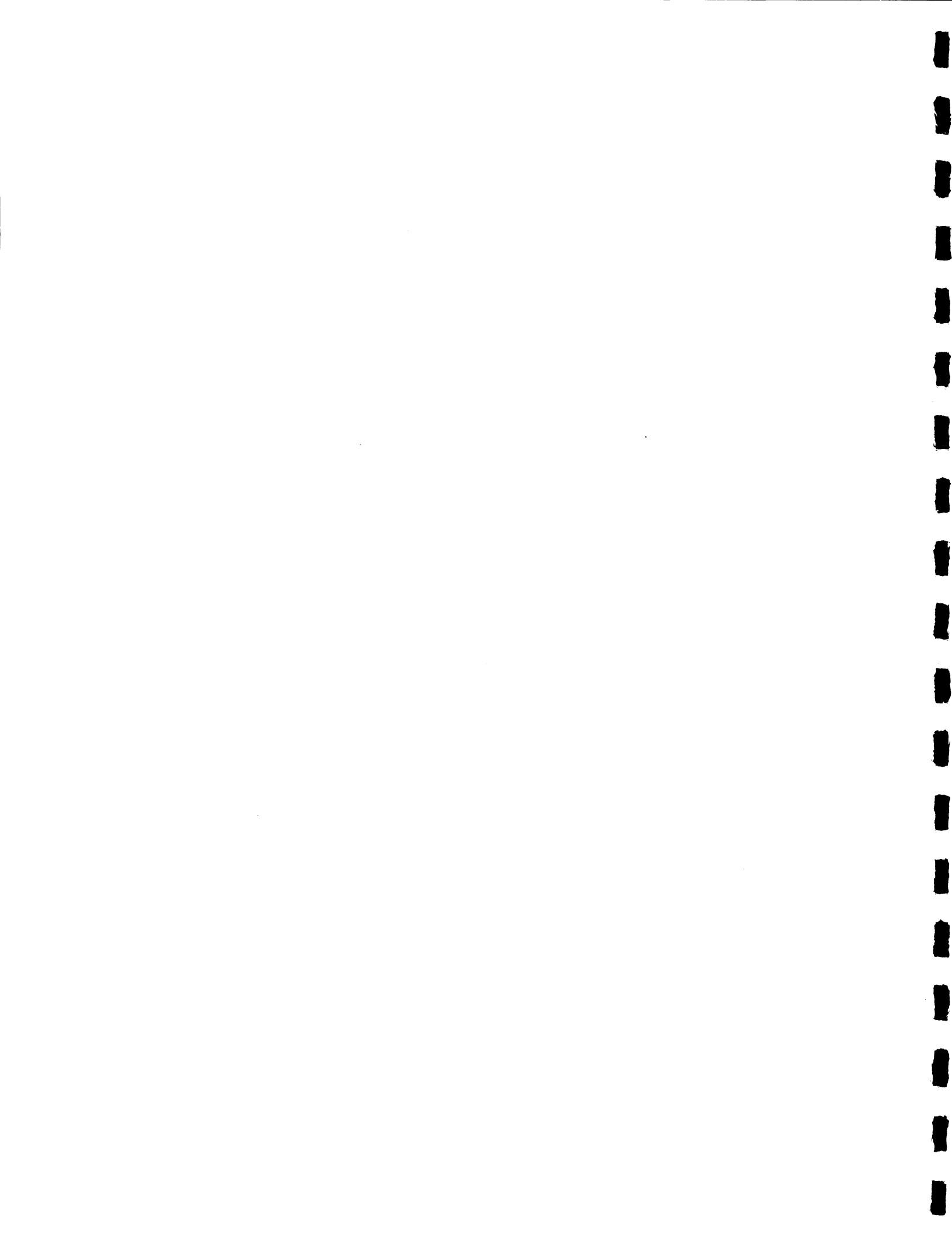
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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
MERIT LIFE INSURANCE CO	\$1,550,295	0	0	0	200
MID CONTINENT LIFE INSURANCE CO	\$3,206	0	0	0	200
MIDLAND MUTUAL LIFE INS CO, THE*	\$18,374	0	0	0	200
MIDWESTERN VISION SERVICE PLAN, INC.	\$430,507	0	0	0	200
MIDWESTERN UNITED LIFE INSURANCE CO*	\$390	0	0	0	200
MINISTERS LIFE INSURANCE CO THE*	\$153	0	0	0	200
MINISTERS LIFE-A MUTUAL LIFE INS CO*	\$396,857	0	0	0	200
MINNESOTA PROTECTIVE LIFE INS CO	\$398	0	0	0	200
MISSION LIFE INSURANCE COMPANY	\$2	0	0	0	200
MODERN INCOME LIFE INS CO*	\$97,086	0	0	0	200
MODERN WOODMEN OF AMERICA	\$3,431	0	0	0	200
MONARCH LIFE INSURANCE COMPANY*	\$4,444,097	0	0	0	200
MONTICELLO LIFE INSURANCE COMPANY	\$5,645,570	0	0	0	200
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$1,093	0	0	0	200
MUTUAL OF AMERICA LIFE INSURANCE CO	\$104,506	0	0	0	200
MUTUAL SERVICE LIFE INSURANCE CO*	\$438,471	0	0	0	200
MUTUAL TRUST LIFE INSURANCE COMPANY	\$69,289	0	0	0	200
NATIONAL AMERICAN LIFE INS CO OF TEXAS	\$8,938	0	0	0	200
NATIONAL AMERICAN LIFE INS OF PA	\$638,163	0	0	0	200
NATIONAL DENTAL HEALTH INSURANCE CO	\$146,715	0	0	0	200
NATIONAL FARMERS UNION LIFE INS CO	\$18,508	0	0	0	200
NATIONAL FRATERNAL SOCIETY/DEAF	\$62	0	0	0	200
NATIONAL GUARDIAN LIFE INSURANCE CO	\$25,296	0	0	0	200
NATIONAL HOME LIFE ASSUR CO OF NY	\$500,384	0	0	0	200
NATIONAL INDEMNITY COMPANY	\$2,485,969	0	0	0	200
NATIONAL LIFE INSURANCE COMPANY	\$1,032,069	0	0	0	200
NEW AMERICAN LIFE INSURANCE COMPANY	\$346,398	0	0	0	200
NEW JERSEY LIFE INSURANCE COMPANY*	\$1,100	0	0	0	200
NEW YORK LIFE AND HEALTH INSURANCE CO	\$117,679	0	0	0	200
NIPPON LIFE INS CO OF AMERICA	\$63,799	0	0	0	200
NORTH AMERICAN INSURANCE COMPANY	\$35,445	0	0	0	200
NORTH AMERICAN LIFE ASSURANCE CO	\$187,730	0	0	0	200
NORTH AMERICAN SPECIALTY INS CO	\$609	0	0	0	200
NORTH CAROLINA MUTUAL LIFE INS CO	\$19,496	0	0	0	200
NORTHBROOK LIFE INSURANCE COMPANY	\$1,310,467	0	0	0	200
NORTHERN LIFE INSURANCE COMPANY	\$481	0	0	0	200
NORTHWESTERN MUTUAL LIFE INS CO	\$9,345,467	0	0	0	200
NORTHWESTERN NATIONAL INS CO	\$48,624	0	0	0	200
OHIO LIFE INSURANCE COMPANY	\$279	0	0	0	200
OHIO NATIONAL LIFE ASSURANCE CORP	\$350,879	0	0	0	200
OHIO NATIONAL LIFE INS CO THE	\$1,357,077	0	0	0	200
OHIO STATE LIFE INSURANCE CO, THE	\$338,659	0	0	0	200
OLD RELIANCE INSURANCE COMPANY	\$809	0	0	0	200
OLD REPUBLIC INSURANCE COMPANY	\$43,296	0	0	0	200
OLD REPUBLIC LIFE INSURANCE COMPANY	\$680,390	0	0	0	200
PACIFIC INDEMNITY COMPANY	\$6,284	0	0	0	200
PAINEWEEBER LIFE INSURANCE CO	\$237,490	0	0	0	200
PAN WESTERN LIFE INS CO	\$512	0	0	0	200

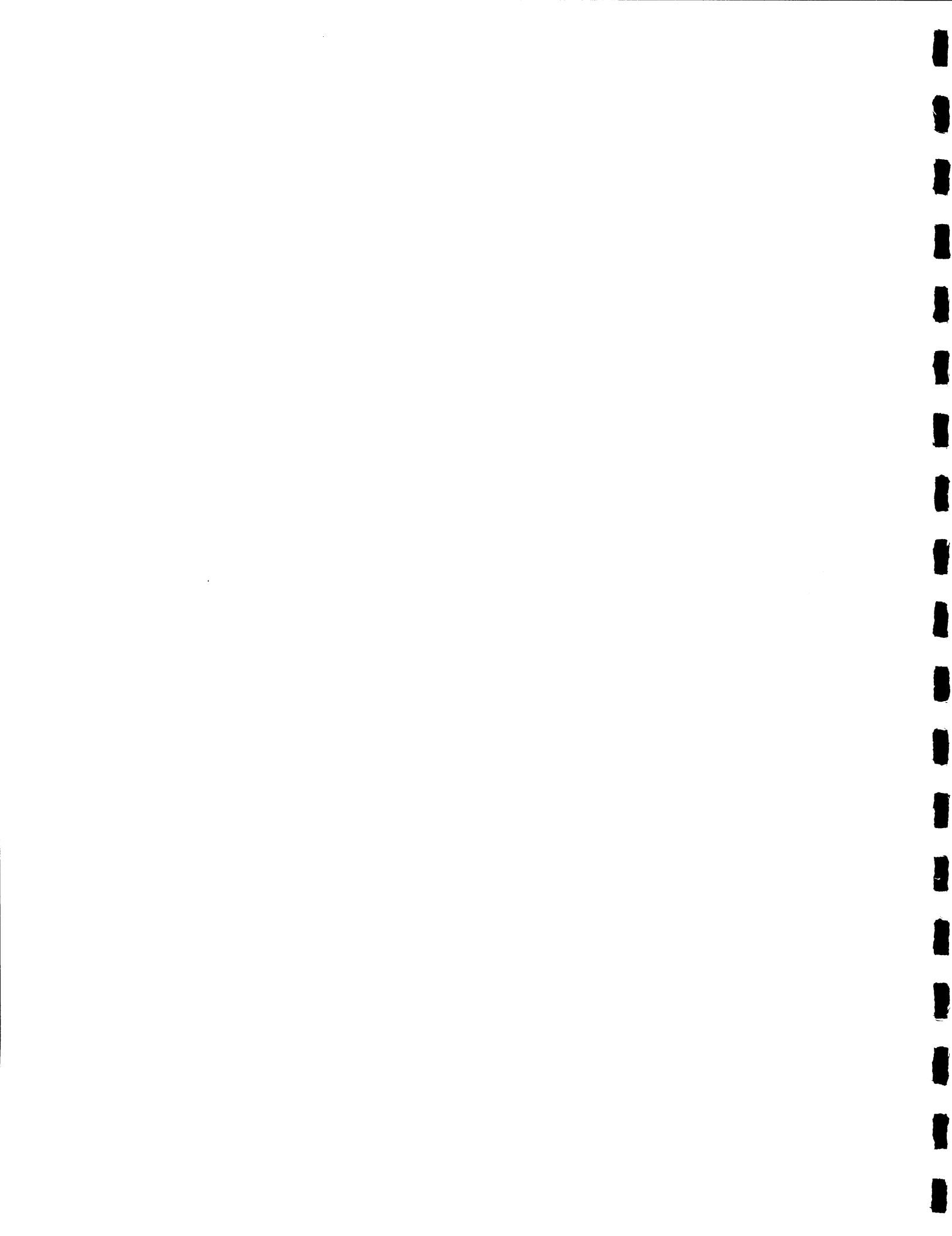
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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
PEERLESS INSURANCE COMPANY	\$24,779	0	0	0	200
PENINSULAR LIFE INSURANCE COMPANY	\$571	0	0	0	200
PENN MUTUAL LIFE INSURANCE CO THE	\$224,727	0	0	0	200
PENNSYLVANIA NATIONAL LIFE INS CO	\$28,637	0	0	0	200
PENSION LIFE INS CO OF AMERICA*	\$303	0	0	0	200
PHF LIFE INSURANCE COMPANY	\$338,388	0	0	0	200
PHILADELPHIA AMERICAN LIFE INS CO	\$111,424	0	0	0	200
PHILADELPHIA LIFE INS CO	\$18,892	0	0	0	200
PHOENIX AMERICAN LIFE INS CO	\$30,377	0	0	0	200
PIE MUTUAL INSURANCE CO, THE	\$930	0	0	0	200
PIERCE NATIONAL LIFE INSURANCE CO	\$232	0	0	0	200
PM GROUP LIFE INS CO	\$1,000,793	0	0	0	200
PRAIRIE STATES LIFE INSURANCE CO	\$34,210	0	0	0	200
PREFERRED LIFE INS CO OF NEW YORK	\$6,958	0	0	0	200
PROFESSIONAL INS CORPORATION	\$81,016	0	0	0	200
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$54,400	0	0	0	200
RANGER INSURANCE COMPANY	\$2,217	0	0	0	200
REPUBLIC VANGUARD LIFE INSURANCE CO	\$152,056	0	0	0	200
REPUBLIC WESTERN INS CO	\$70,320	0	0	0	200
RLI INSURANCE COMPANY	\$109,294	0	0	0	200
ROYAL ARCANUM, SUPREME COUNCIL OF	\$19	0	0	0	200
ROYAL MACCABEES LIFE INSURANCE CO	\$2,378,773	0	0	0	200
RUSHMORE NATIONAL LIFE INSURANCE CO	\$1,305	0	0	0	200
SAFEHEALTH LIFE INSURANCE COMPANY	\$60	0	0	0	200
SAVERS LIFE INS CO OF AMERICA	\$7,616	0	0	0	200
SAVERS PROPERTY & CASUALTY INS CO	\$20,599	0	0	0	200
SECURITY ASSURANCE COMPANY	\$348,389	0	0	0	200
SECURITY BENEFIT LIFE INSURANCE CO	\$85,529	0	0	0	200
SECURITY CONNECTICUT LIFE INS CO	\$12,095	0	0	0	200
SECURITY INSURANCE CO OF HARTFORD	\$159,914	0	0	0	200
SECURITY LIFE OF DENVER INSURANCE CO*	\$107,649	0	0	0	200
SECURITY MUTUAL LIFE INS CO OF NE	\$180,861	0	0	0	200
SECURITY MUTUAL LIFE INS CO OF NY	\$207,356	0	0	0	200
SECURITY OF AMERICA LIFE INSURANCE CO	\$75,319	0	0	0	200
SENTRY INSURANCE A MUTUAL COMPANY	\$384,358	0	0	0	200
SIGNATURE LIFE INS CO OF AMERICA, THE	\$68,015	0	0	0	200
SLOVENE NATIONAL BENEFIT SOCIETY	\$493	0	0	0	200
SMA LIFE ASSURANCE COMPANY	\$967,577	0	0	0	200
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$49,646	0	0	0	200
ST PAUL FIRE & MARINE INSURANCE CO	\$29	0	0	0	200
STANDARD LIFE INS CO OF INDIANA	\$6,121	0	0	0	200
STATE AUTOMOBILE MUTUAL INS CO	\$8,932	0	0	0	200
STATE LIFE INSURANCE COMPANY	\$4,922	0	0	0	200
STERLING INVESTORS LIFE INS CO	\$800,626	0	0	0	200
SUN LIFE ASSURANCE CO OF CANADA	\$1,700,289	0	0	0	200
SUN LIFE INSURANCE CO OF AMERICA	\$167	0	0	0	200
SURETY LIFE INSURANCE COMPANY	\$349	0	0	0	200
TRANS PACIFIC LIFE INSURANCE CO	\$56,042	0	0	0	200



**Total**  
**Life**  
**Complaint Indices**



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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
AAA LIFE INS CO	\$128,420	0	0	0	207
ABRAHAM LINCOLN INSURANCE COMPANY	\$38,763	0	0	0	207
ACACIA MUTUAL LIFE INSURANCE CO	\$23,676	0	0	0	207
ACACIA NATIONAL LIFE INSURANCE CO	\$442,179	0	0	0	207
ACADEMY LIFE INSURANCE CO*	\$26,526	0	0	0	207
ACCELERATION LIFE INSURANCE CO	\$924,206	0	0	155	207
ADMIRAL LIFE INS CO OF AMERICA	\$2,801	1	59	23	94
AETNA LIFE INS AND ANNUITY CO*	\$103,238	0	0	0	207
AETNA LIFE INSURANCE COMPANY*	\$5,069,355	0	0	33	207
AGC LIFE INS CO	\$13,909,869	1	18	57	204
AID ASSOCIATION FOR LUTHERANS	\$-82,341	0	0	0	207
AIG LIFE INSURANCE COMPANY	\$3,098,552	1	40	28	181
ALEXANDER HAMILTON LIFE INS CO OF AMERI	\$1,189,381	1	50	18	153
ALL AMERICAN LIFE INSURANCE COMPANY*	\$3,859,576	1	37	75	190
ALLIANCE LIFE INSURANCE COMPANY	\$3,274,457	1	39	95	184
ALLIANZ LIFE INS CO OF NORTH AMERICA	\$2,017,343	0	0	16	207
ALLIED LIFE INS CO	\$1,643,578	0	0	103	207
ALLSTATE LIFE INS CO OF NEW YORK	\$1,168,525	0	0	0	207
ALLSTATE LIFE INSURANCE COMPANY	\$2,839	0	0	0	207
AMERICAN AMICABLE LIFE INS CO TX	\$5,219,728	4	129	108	44
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$429,491	0	0	0	207
AMERICAN CAPITOL INSURANCE COMPANY	\$3,148,831	3	118	137	49
AMERICAN CENTURION LIFE & ACC ASSURANCE	\$103,882	0	0	0	207
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$80,185	0	0	0	207
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$55,782	0	0	0	207
AMERICAN CONTINENTAL LIFE INS CO	\$1,063	0	0	0	207
AMERICAN CREDITORS LIFE INS CO	\$566,822	0	0	0	207
AMERICAN FAMILY LIFE ASSUR CO GA	\$1,840	0	0	0	207
AMERICAN FAMILY LIFE INSURANCE CO	\$80,433	0	0	0	207
AMERICAN FIDELITY ASSURANCE COMPANY	\$20,898,636	2	27	33	198
AMERICAN FIDELITY LIFE INSURANCE CO	\$640,054	0	0	0	207
AMERICAN FINANCIAL SECURITY LIFE INS C*	\$694,406	3	159	223	33
AMERICAN FOUNDATION LIFE INS CO	\$16,161	0	0	0	207
AMERICAN FOUNDERS LIFE INSURANCE CO	\$93,767	0	0	0	207
AMERICAN FRANKLIN LIFE INS CO THE	\$22,070	0	0	0	207
AMERICAN FUNERAL ASSURANCE COMPANY	\$396,583	0	0	0	207
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$1,127,043	0	0	0	207
AMERICAN GENERAL LIFE INS CO NY	\$10,633,067	22	483	535	3
AMERICAN GENERAL LIFE INSURANCE CO	\$24,677	0	0	0	207
AMERICAN HEALTH & LIFE INSURANCE CO	\$1,317,411	8	390	271	5
AMERICAN HERITAGE LIFE INSURANCE CO	\$795,169	3	157	139	35
AMERICAN HOME LIFE INSURANCE CO	\$453,532	2	110	64	60
AMERICAN INCOME LIFE INSURANCE CO	\$752,986	1	53	20	139
AMERICAN INSURANCE CO OF TEXAS*	\$2,613,719	0	0	133	207
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$389	0	0	0	207
AMERICAN INVESTORS LIFE INS CO	\$6,927	0	0	0	207
AMERICAN LIFE & HEALTH INS CO	\$244,480	2	114	44	52
	\$423,801	4	221	214	18

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
AMERICAN LIFE AND CASUALTY INS CO*	\$ 777,944	2	105	40	64
AMERICAN LIFE INSURANCE CO OF NY	\$ 437,256	0	0	0	207
AMERICAN MERCHANTS LIFE INS CO	\$ 47,996	0	0	0	207
AMERICAN MUTUAL LIFE INSURANCE CO	\$ 2,490,919	0	0	0	207
AMERICAN NATIONAL INSURANCE COMPANY*	\$ 8,972,269	14	341	304	7
AMERICAN NATIONAL LIFE INS OF TX	\$ 166,784	0	0	68	207
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$ 42,765	0	0	0	207
AMERICAN PUBLIC LIFE INSURANCE CO	\$ 2,888	0	0	0	207
AMERICAN REPUBLIC INSURANCE COMPANY	\$ 884,146	0	0	39	207
AMERICAN SERVICE LIFE INSURANCE COMPANY	\$ 2,869	0	0	117	207
AMERICAN SLOVENIAN CATHOLIC UNION	\$ 393	0	0	0	207
AMERICAN STATES LIFE INSURANCE CO	\$ 2,408,422	0	0	15	207
AMERICAN TRAVELLERS LIFE INS CO	\$ 11,303	0	0	47	207
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$ 108,230	1	58	23	104
AMERICAN UNION LIFE INSURANCE CO	\$ 1,787	0	0	0	207
AMERICAN UNITED LIFE INSURANCE CO	\$ 2,066,517	0	0	64	207
AMERICAN WESTERN LIFE INS CO	\$ 0	0	0	0	207
AMERIFIRST INSURANCE COMPANY	\$ 3,507	0	0	0	207
AMERITAS LIFE INSURANCE CORP	\$ 982,960	0	0	19	207
AMERITAS VARIABLE LIFE INS CO	\$ 146,066	0	0	0	207
AMEX LIFE ASSURANCE COMPANY*	\$ 1,486,348	0	0	53	207
AMICA LIFE INSURANCE COMPANY	\$ 14,494	0	0	0	207
ANCHOR NATIONAL LIFE INS CO*	\$ 34,686	0	0	23	207
ANTHEM LIFE INS CO OF INDIANA	\$ 24,071	1	59	23	97
ANTHEM LIFE INSURANCE COMPANY	\$ 1,889,488	0	0	33	207
ARCADIA NATIONAL LIFE INSURANCE CO	\$ 185,062	1	57	45	113
ARISTAR LIFE INSURANCE COMPANY	\$ 19,628	0	0	0	207
ASSOCIATED DOCTORS HEALTH & LIFE INS CO	\$ 14,386	0	0	0	207
ASSOCIATES FINANCIAL LIFE INS CO	\$ 678,231	1	53	61	130
ASSURED LIFE ASSOCIATION	\$ 19,662	0	0	23	207
ASSURED SECURITY LIFE INS CO INC	\$ 601	1	59	47	93
ATLANTA LIFE INSURANCE COMPANY	\$ 389,901	9	500	236	2
ATLAS LIFE INSURANCE COMPANY*	\$ 750,876	1	53	40	138
AUTO CLUB LIFE INS CO	\$ 34,426	0	0	0	207
AUTO OWNERS LIFE INSURANCE COMPANY	\$ 156,993	0	0	0	207
AZTEC LIFE ASSURANCE COMPANY	\$ 24,330	0	0	0	207
BALBOA LIFE INSURANCE COMPANY	\$ 377,015	0	0	0	207
BALTIMORE LIFE INS CO THE	\$ 74,185	0	0	0	207
BANKERS FIDELITY LIFE INSURANCE CO	\$ 104,041	0	0	0	207
BANKERS LIFE AND CASUALTY COMPANY	\$ 3,496,567	3	114	118	51
BANKERS MUTUAL LIFE INSURANCE CO	\$ 346,122	0	0	87	207
BANKERS NATIONAL LIFE INS CO	\$ 789,232	0	0	20	207
BANKERS SECURITY LIFE INS SOCIETY	\$ 697,784	1	53	40	133
BANKERS UNITED LIFE ASSURANCE CO	\$ 362,783	1	56	43	121
BANNER LIFE INS CO	\$ 587,913	0	0	41	207
BCS LIFE INSURANCE COMPANY	\$ 648,260	0	0	0	207
BENEFICIAL LIFE INSURANCE COMPANY	\$ 64,948	0	0	0	207
BENEFICIAL STANDARD LIFE INS CO*	\$ 262,028	2	113	155	54

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
BENEFIT TRUST LIFE INSURANCE CO	\$848,806	0	0	20	207
BERKSHIRE LIFE INSURANCE COMPANY	\$235,026	0	0	22	207
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$2,059	0	0	0	207
BOATMENS LIFE INSURANCE COMPANY	\$800,290	0	0	0	207
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$715,184	0	0	0	207
BRADFORD NATIONAL LIFE INSURANCE CO*	\$338,561	1	56	87	120
BUSINESS MENS ASSURANCE CO OF AMERICA	\$10,996,132	3	64	47	90
C M LIFE INSURANCE COMPANY	\$1,878,017	0	0	0	207
CAMERON LIFE INSURANCE COMPANY	\$107,318	0	0	0	207
CANADA LIFE ASSURANCE COMPANY	\$259,180	0	0	0	207
CAPITAL RESERVE LIFE INSURANCE CO	\$694,715	1	53	40	132
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$1,549	0	0	0	207
CAPITOL BANKERS LIFE INSURANCE COMPANY	\$444,365	0	0	43	207
CAPITOL LIFE INSURANCE COMPANY	\$65,875	0	0	0	207
CATHOLIC KNIGHTS OF AMERICA THE	\$51,521	0	0	23	207
CATHOLIC ORDER OF FORESTERS	\$5,971	0	0	0	207
CELTIC LIFE INSURANCE COMPANY THE	\$59,014	0	0	0	207
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$94,898	0	0	0	207
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$136,403	0	0	23	207
CENTRAL LIFE ASSURANCE COMPANY*	\$3,443,316	2	76	53	85
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,259,086	0	0	0	207
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$129,406	0	0	0	207
CENTRAL SECURITY LIFE INSURANCE CO	\$508,468	3	164	378	28
CENTRAL STATES HEALTH & LIFE CO	\$2,009,625	2	89	48	77
CENTRAL UNITED LIFE INSURANCE CO*	\$391,039	0	0	21	207
CENTURION LIFE INSURANCE COMPANY	\$1,026,987	0	0	0	207
CENTURY LIFE OF AMERICA	\$1,062,705	0	0	0	207
CERTIFIED LIFE INS CO	\$7,689	0	0	0	207
CHARTER NATIONAL LIFE INSURANCE CO*	\$1,856,174	0	0	33	207
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$226,833	0	0	0	207
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$8,552	0	0	0	207
CHICAGO METROPOLITAN ASSURANCE COMPANY	\$125,377	0	0	23	207
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$125,606	1	58	68	106
CHRISTIAN MUTUAL LIFE INS CO	\$1,807	0	0	0	207
CHRYSLER LIFE INSURANCE COMPANY	\$333,056	1	56	44	119
CHUBB LIFE INS CO OF AM	\$1,972,902	0	0	49	207
CHUBB SOVEREIGN LIFE INS CO	\$579,601	0	0	0	207
CINCINNATI LIFE INSURANCE COMPANY THE	\$1,151,629	0	0	37	207
CITIZENS SECURITY LIFE INS CO	\$8,501	0	0	0	207
COLLEGE LIFE INSURANCE CO OF AMERICA	\$328,283	4	224	131	16
COLONIAL LIFE & ACCIDENT INS CO	\$356,475	0	0	0	207
COLONIAL LIFE INS CO OF AMERICA	\$109,349	0	0	23	207
COLONIAL PENN LIFE INSURANCE CO	\$1,433,872	1	48	142	161
COLORADO BANKERS LIFE INS CO*	\$34,086	0	0	0	207
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$54,868	0	0	0	207
COLUMBUS LIFE INSURANCE CO	\$241,033	0	0	44	207
COMBINED INSURANCE CO OF AMERICA	\$7,510,572	6	162	192	31
COMMERCIAL LIFE INSURANCE COMPANY*	\$115,333	0	0	46	207

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COMMERCIAL UNION LIFE INS CO OF AMERICA	\$1,325,526	0	0	18	207
COMMONWEALTH LIFE & ACCIDENT INS*	\$2,547,847	5	210	358	21
COMMONWEALTH LIFE INSURANCE COMPANY	\$345,953	2	112	108	55
COMMONWEALTH NATIONAL LIFE INS CO	\$593	0	0	0	207
COMMUNITY NATIONAL ASSURANCE COMPANY	\$23,444	0	0	0	207
COMPANION LIFE INSURANCE COMPANY*	\$1,693,515	0	0	0	207
CONFEDERATION LIFE INS AND ANNUITY CO	\$174,632	0	0	0	207
CONFEDERATION LIFE INSURANCE CO	\$9,850,666	0	0	0	207
CONGRESS LIFE INSURANCE COMPANY	\$1,724	0	0	0	207
CONNECTICUT GENERAL LIFE INS CO	\$39,785,558	0	0	24	207
CONNECTICUT MUTUAL LIFE INS CO	\$11,490,982	1	21	46	202
CONNECTICUT NATIONAL LIFE INS CO*	\$960,148	1	51	39	147
CONSOLIDATED NATIONAL LIFE INS CO	\$127,952	0	0	0	207
CONSTITUTION LIFE INSURANCE COMPANY	\$146,482	0	0	0	207
CONSUMERS LIFE INSURANCE COMPANY	\$6,973	0	0	0	207
CONTINENTAL ASSURANCE COMPANY	\$3,517,033	1	38	39	186
CONTINENTAL GENERAL INSURANCE CO	\$326,915	0	0	22	207
CONTINENTAL LIFE AND ACCIDENT CO*	\$51,400	0	0	0	207
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$8,532	0	0	0	207
CONTINENTAL LIFE INSURANCE COMPANY	\$2,726	0	0	0	207
CONTINENTAL WESTERN LIFE INS CO	\$1,703,998	2	93	68	76
CORPORATE HEALTH INSURANCE COMPANY	\$569,672	0	0	124	207
COUNTRY INVESTORS LIFE ASSUR CO	\$100,627	0	0	0	207
COUNTRY LIFE INSURANCE COMPANY	\$1,079,961	1	50	19	150
COVENANT LIFE INSURANCE COMPANY	\$665,514	0	0	0	207
CREDIT LIFE INSURANCE COMPANY*	\$597,472	1	54	82	127
CROATIAN CATHOLIC UNION OF USA	\$931	0	0	0	207
CROATIAN FRATERNAL UNION OF AMERICA	\$9,219	0	0	0	207
CROWN LIFE INSURANCE COMPANY*	\$4,463,330	1	35	47	193
CSA FRATERNAL LIFE	\$6,949	0	0	0	207
CUNA MUTUAL INSURANCE SOCIETY	\$5,257,410	4	129	65	45
CZECH CATHOLIC UNION	\$959	0	0	0	207
DEGREE OF HONOR PROTECTIVE ASSOC	\$6,446	0	0	0	207
DELTA LIFE AND ANNUITY COMPANY*	\$225,611	0	0	0	207
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$137,177	4	231	159	15
DREYFUS LIFE INSURANCE COMPANY	\$524	0	0	0	207
DURHAM LIFE INSURANCE COMPANY	\$58,816	0	0	0	207
EMPIRE GENERAL LIFE ASSURANCE CORP	\$1,283,056	0	0	0	207
EMPLOYEES LIFE COMPANY (MUTUAL)	\$57,720	0	0	0	207
EMPLOYERS HEALTH INSURANCE COMPANY*	\$289,012	0	0	0	207
EMPLOYERS LIFE INS CO OF WAUSAU	\$240,876	0	0	0	207
EMPLOYERS MODERN LIFE COMPANY	\$623,706	1	54	21	128
EMPLOYERS REASSURANCE CORPORATION	\$4,111	0	0	23	207
EPIC LIFE INSURANCE COMPANY THE	\$3,915	0	0	0	207
EQUITABLE LIFE & CASUALTY INS CO	\$170,143	0	0	45	207
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$21,685,788	4	53	68	131
EQUITABLE LIFE INSURANCE CO OF IOWA	\$1,776,332	0	0	0	207
EQUITABLE OF COLORADO INC THE	\$21,123,125	0	0	0	207

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EQUITABLE RESERVE ASSOCIATION	\$ 3,693	1	59	23	95
EQUITABLE VARIABLE LIFE INS CO	\$29,168,562	2	21	28	201
EQUITY NATIONAL LIFE INSURANCE CO	\$31,560	0	0	0	207
EXECUTIVE FUND LIFE INSURANCE CO	\$91,119	0	0	23	207
FAMILY BENEFIT LIFE INSURANCE CO	\$852,808	0	0	20	207
FAMILY GUARDIAN LIFE INS CO	\$357,419	0	0	65	207
FAMILY LIFE INSURANCE COMPANY*	\$3,014,823	1	40	14	180
FAMILY SERVICE LIFE INS CO	\$869,867	1	52	20	142
FARM BUREAU LIFE INS CO OF MISSOURI	\$9,542,949	4	94	60	74
FARMERS AND TRADERS LIFE INS CO	\$26,139	0	0	0	207
FARMERS NEW WORLD LIFE INSURANCE CO	\$9,624,589	4	93	97	75
FARMLAND LIFE INSURANCE COMPANY	\$851,823	0	0	0	207
FEDERAL HOME LIFE INSURANCE COMPANY*	\$574,612	0	0	21	207
FEDERAL KEMPER LIFE ASSURANCE CO	\$4,012,070	4	144	74	38
FEDERAL LIFE INSURANCE CO MUTUAL	\$54,971	0	0	0	207
FEDERATED LIFE INSURANCE COMPANY	\$1,735,884	0	0	17	207
FIDELITY AND GUARANTY LIFE INS CO*	\$2,387,431	0	0	0	207
FIDELITY BANKERS LIFE INS CO*	\$709,949	0	0	81	207
FIDELITY INVESTMENTS LIFE INS CO	\$12,000	0	0	0	207
FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	\$125,167	0	0	0	207
FIDELITY SECURITY LIFE INSURANCE CO	\$2,648,781	1	42	221	178
FIDELITY UNION LIFE INSURANCE CO*	\$3,098,060	2	79	41	83
FINANCIAL ASSURANCE INCORPORATED	\$543	0	0	0	207
FINANCIAL BENEFIT LIFE INSURANCE CO	\$0	1	.	.	.
FINANCIAL SECURITY LIFE INS CO	\$38,218	0	0	0	207
FIRST CAPITAL LIFE INSURANCE COMPANY*	\$2,370,981	0	0	76	207
FIRST CATHOLIC SLOVAK UNION OF USA & CN	\$736	0	0	0	207
FIRST COLONY LIFE INSURANCE COMPANY	\$5,103,979	1	33	11	196
FIRST CONTINENTAL LIFE & ACCIDENT INS *	\$44,056	0	0	23	207
FIRST EQUICOR LIFE INSURANCE COMPANY*	\$667,576	0	0	0	207
FIRST INTERNATIONAL LIFE INS CO*	\$120,638	0	0	0	207
FIRST INVESTORS LIFE INSURANCE COMPANY	\$129,238	1	58	23	107
FIRST LIFE ASSURANCE COMPANY*	\$1,081,672	0	0	38	207
FIRST NATIONAL LIFE INS CO OF AMERICA	\$202,465	3	171	89	27
FIRST PENN-PACIFIC LIFE INSURANCE CO	\$542,452	0	0	0	207
FIRST TRANSAMERICA LIFE INSURANCE CO	\$1,103	0	0	0	207
FLORISTS LIFE INSURANCE COMPANY	\$2,866	0	0	0	207
FORD LIFE INSURANCE COMPANY	\$2,047,931	5	223	144	17
FOREMOST LIFE INSURANCE COMPANY	\$125,296	0	0	0	207
FORETHOUGHT LIFE INSURANCE COMPANY	\$3,345,210	1	39	13	185
FORT DEARBORN LIFE INS CO	\$709,774	0	0	20	207
FORTIS BENEFITS INSURANCE COMPANY	\$2,442,988	3	128	76	46
FRANKLIN LIFE INSURANCE COMPANY	\$12,357,127	7	140	131	41
FRONTIER INSURANCE COMPANY*	\$2,733,001	3	123	450	47
GARDEN STATE LIFE INSURANCE COMPANY*	\$173,723	0	0	0	207
GENERAL AMERICAN LIFE INSURANCE CO	\$78,572,523	10	44	35	175
GENERAL FIDELITY LIFE INSURANCE CO	\$106,039	0	0	0	207
GENERAL SERVICES LIFE INS CO	\$557,763	0	0	21	207

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GEORGIA INTERNATIONAL LIFE INS CO	\$28,037	0	0	0	207
GERBER LIFE INSURANCE COMPANY	\$693,122	0	0	0	207
GERMANTOWN LIFE INSURANCE COMPANY	\$1,761	0	0	0	207
GLENBROOK LIFE AND ANNUITY COMPANY	\$299,685	0	0	0	207
GLENBROOK LIFE INSURANCE COMPANY	\$95,902	0	0	0	207
GLOBE LIFE AND ACCIDENT INS CO	\$5,890,428	7	213	324	20
GLOBE LIFE INSURANCE COMPANY	\$1,529,293	4	190	139	24
GOLDEN RULE INSURANCE COMPANY	\$1,558,828	0	0	35	207
GOLDEN STATE MUTUAL LIFE INS CO	\$6,405	0	0	0	207
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$276,736	0	0	0	207
GRANGE LIFE INSURANCE COMPANY	\$2,002	0	0	0	207
GREAT AMERICAN LIFE INSURANCE CO	\$15,832	1	59	23	96
GREAT AMERICAN RESERVE INS CO	\$105,974	1	58	23	103
GREAT SOUTHERN LIFE INSURANCE CO	\$1,302,871	0	0	18	207
GREAT WEST LIFE & ANNUITY INS CO*	\$2,206,016	2	87	47	78
GREAT WEST LIFE ASSURANCE COMPANY*	\$3,658,741	1	37	13	187
GREATER BENEFICIAL UNION OF PITTSBURGH	\$4,940	0	0	0	207
GRINNELL LIFE INSURANCE COMPANY	\$5,253	0	0	0	207
GROUPAMERICA INSURANCE COMPANY	\$378,020	0	0	0	207
GUARANTEE MUTUAL LIFE COMPANY	\$6,004,294	0	0	30	207
GUARANTEE RESERVE LIFE INSURANCE CO	\$1,187,178	2	99	129	70
GUARANTEE TRUST LIFE INSURANCE CO*	\$628,005	2	107	205	62
GUARANTY INCOME LIFE INSURANCE CO	\$220,670	1	57	22	115
GUARANTY NATIONAL LIFE INSURANCE CO	\$1,158	0	0	0	207
GUARDIAN INSURANCE & ANNUITY CO INC	\$179,428	0	0	22	207
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$7,857,423	1	26	26	199
GULF ATLANTIC LIFE INSURANCE CO*	\$359,604	0	0	22	207
GULF LIFE INSURANCE COMPANY	\$717,677	0	0	0	207
HARTFORD LIFE AND ACCIDENT INS CO*	\$4,498,422	1	34	12	194
HARTFORD LIFE INSURANCE COMPANY	\$1,414,859	3	144	604	37
HARVEST LIFE INSURANCE COMPANY THE	\$371,933	1	56	22	122
HAWKEYE NATIONAL LIFE INSURANCE CO	\$403,933	0	0	21	207
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$600	0	0	0	207
HERITAGE LIFE INSURANCE COMPANY	\$169,755	1	57	23	110
HILL COUNTRY LIFE INS CO	\$36,400	2	117	232	50
HOME LIFE FINANCIAL ASSURANCE CORP	\$2,903,320	0	0	14	207
HOME OWNERS LIFE INSURANCE COMPANY	\$610	0	0	0	207
HOMESTEADERS LIFE COMPANY	\$1,038,677	1	51	76	149
HORACE MANN LIFE INSURANCE COMPANY	\$744,496	1	53	40	136
HOWARD LIFE INSURANCE COMPANY	\$1,192,560	2	99	74	71
HUMANA INSURANCE COMPANY	\$37	0	0	0	207
IDEALIFE INSURANCE COMPANY	\$41,183	1	59	23	99
IDS LIFE INSURANCE COMPANY	\$6,121,387	0	0	10	207
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$805,661	0	0	0	207
INA LIFE INSURANCE CO OF NEW YORK	\$578	0	0	23	207
INDEPENDENT ORDER OF FORESTERS THE	\$419,257	2	111	64	57
INDIANAPOLIS LIFE INSURANCE CO	\$1,921,664	1	45	16	168
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$2,120,040	1	44	32	174

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$13,364	0	0	0	207
INTEGON LIFE INSURANCE CORPORATION*	\$1,508,203	1	48	70	162
INTEGRATED RESOURCES LIFE INS CO*	\$1,681,634	0	0	17	207
INTEGRITY LIFE INS CO	\$238,359	0	0	0	207
INTEGRITY NATIONAL LIFE INS CO	\$15,147	0	0	0	207
INTER STATE ASSURANCE COMPANY	\$401,852	0	0	0	207
INTERCONTINENTAL LIFE INSURANCE CO	\$40,914	0	0	0	207
INTRAMERICA LIFE INSURANCE COMPANY	\$5,522	0	0	0	207
INVESTORS GUARANTY LIFE INS CO	\$94,026	0	0	46	207
INVESTORS HERITAGE LIFE INSURANCE CO	\$93,966	0	0	23	207
INVESTORS INSURANCE CORPORATION	\$21,940	0	0	0	207
INVESTORS LIFE INS CO OF NORTH AMERICA	\$907,758	1	52	117	144
INVESTORS LIFE INSURANCE CO OF NEBRASKA	\$795,921	1	52	40	141
ITT HARTFORD LIFE AND ANNUITY INS CO	\$1,372,610	4	194	125	23
ITT LYNDON LIFE INSURANCE COMPANY	\$1,239,197	0	0	18	207
ITT LYNDON NATIONAL LIFE INS CO	\$121,580	0	0	0	207
J C PENNEY INSURANCE COMPANY	\$34,759	0	0	0	207
J C PENNEY LIFE INSURANCE COMPANY	\$3,678,151	1	37	51	188
JACKSON NATIONAL LIFE INSURANCE CO	\$22,307,440	8	104	98	65
JEFFERSON NATIONAL LIFE INS CO*	\$1,911,136	1	45	66	167
JEFFERSON PILOT LIFE INS CO	\$910,332	0	0	0	207
JOHN ALDEN LIFE INSURANCE CO	\$1,378,675	1	48	54	157
JOHN DEERE LIFE INS CO	\$1,034,306	0	0	19	207
JOHN HANCOCK MUTUAL LIFE INS CO	\$15,574,191	5	85	215	81
JOHN HANCOCK VARIABLE LIFE INS CO	\$5,985,084	4	121	90	48
KANAWHA INSURANCE COMPANY	\$1,073	0	0	0	207
KANSAS CITY LIFE INSURANCE CO	\$13,965,458	1	18	57	205
KEMPER INVESTORS LIFE INS CO	\$1,396,902	1	48	36	159
KENTUCKY HOME MUTUAL LIFE INS CO	\$417	0	0	0	207
KEYPORT LIFE INSURANCE COMPANY	\$316,234	1	56	22	117
KNIGHTS OF COLUMBUS	\$1,648,824	1	47	34	164
KOLN LIFE INSURANCE COMPANY	\$864	0	0	0	207
LAFAYETTE LIFE INSURANCE CO THE	\$1,325,807	0	0	0	207
LAMAR LIFE INSURANCE COMPANY	\$50,845	0	0	0	207
LEWER LIFE INSURANCE COMPANY	\$10,102	0	0	0	207
LIBERTY LIFE ASSUR CO OF BOSTON	\$944,538	0	0	0	207
LIBERTY LIFE INSURANCE COMPANY*	\$3,838,649	1	37	25	189
LIBERTY NATIONAL LIFE INSURANCE CO	\$218,701	0	0	0	207
LIFE & HEALTH INS CO OF AMERICA*	\$24,091	1	59	70	98
LIFE GENERAL SECURITY INSURANCE CO	\$98,407	0	0	0	207
LIFE INS CO OF THE SOUTHWEST	\$125,811	0	0	0	207
LIFE INSURANCE CO OF GEORGIA	\$39,472	0	0	23	207
LIFE INSURANCE CO OF NORTH AMERICA	\$3,827,319	3	110	76	59
LIFE INSURANCE COMPANY OF ILLINOIS	\$865	0	0	0	207
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$2,038,375	1	45	16	172
LIFE INVESTORS INS CO OF AMERICA	\$5,679,663	5	155	93	36
LIFE OF MARYLAND INC	\$89,025	0	0	0	207
LIFEUSA INSURANCE COMPANY	\$514,713	6	327	168	9

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
LINCOLN AMERICAN LIFE INSURANCE CO	\$51,530	0	0	0	207
LINCOLN BENEFIT LIFE COMPANY	\$3,217,129	1	39	41	183
LINCOLN HERITAGE LIFE INSURANCE CO*	\$488,516	1	55	21	126
LINCOLN LIFE AND CASUALTY COMPANY*	\$11,609	0	0	0	207
LINCOLN MEMORIAL LIFE INSURANCE CO	\$327,382	0	0	22	207
LINCOLN MUTUAL LIFE INSURANCE CO	\$817,716	0	0	0	207
LINCOLN NATIONAL LIFE INSURANCE CO*	\$8,706,467	4	99	80	72
LINCOLN NATIONAL REASSURANCE CO	\$3,430	0	0	0	207
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$36,416	0	0	0	207
LONE STAR LIFE INSURANCE COMPANY*	\$182,486	1	57	45	112
LOYAL AMERICAN LIFE INSURANCE CO	\$801,514	0	0	20	207
LOYAL CHRISTIAN BENEFIT ASSOCIATION	\$237	0	0	0	207
LOYALTY LIFE INSURANCE COMPANY	\$1,039,589	2	101	57	67
LUTHERAN BROTHERHOOD	\$1,165,076	2	100	56	69
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$113,826	0	0	0	207
MADISON NATIONAL LIFE INSURANCE CO, INC	\$55,686	0	0	0	207
MAIN LIFE INSURANCE COMPANY	\$8,345	0	0	0	207
MAMSI LIFE AND HEALTH INSURANCE CO	\$129,790	0	0	23	207
MANHATTAN LIFE INSURANCE COMPANY	\$850,717	0	0	20	207
MANHATTAN NATIONAL LIFE INS CO	\$1,137,302	0	0	0	207
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$137,012	0	0	0	207
MANUFACTURERS LIFE INS CO OF AMERICA, TH	\$43,588	0	0	0	207
MANUFACTURERS LIFE INSURANCE CO	\$20,426,380	0	0	0	207
MASSACHUSETTS GENERAL LIFE INS CO	\$1,528,443	3	142	70	39
MASSACHUSETTS MUTUAL LIFE INS CO	\$20,004,350	0	0	13	207
MAYFLOWER NATIONAL LIFE INSURANCE CO	\$75,280	0	0	0	207
MBL LIFE ASSURANCE CORPORATION	\$33,070	0	0	0	207
MEDICAL LIFE INSURANCE COMPANY	\$873,088	1	52	20	143
MEDICO LIFE INSURANCE COMPANY	\$38,595	0	0	23	207
MEGA LIFE AND HEALTH INS CO THE	\$57,218	0	0	23	207
MEMORIAL INSURANCE COMPANY OF AMERICA	\$330	0	0	0	207
MERIDIAN LIFE INSURANCE COMPANY	\$611	0	0	0	207
MERIT LIFE INSURANCE CO	\$810,191	0	0	20	207
MERRILL LYNCH LIFE INS CO	\$293,620	0	0	22	207
METROPOLITAN INS AND ANNUITY CO	\$10,626,961	3	66	104	89
METROPOLITAN LIFE INSURANCE COMPANY	\$82,491,123	32	134	134	43
METROPOLITAN TOWER LIFE INSURANCE CO	\$919,480	1	51	39	146
MIC LIFE INSURANCE CORPORATION	\$1,084,458	0	0	38	207
MID AMERICAN CENTURY LIFE INSURANCE CO	\$421,562	0	0	85	207
MID CONTINENT LIFE INSURANCE CO	\$1,159,984	1	50	37	151
MID SOUTH INSURANCE COMPANY	\$6,229	0	0	0	207
MID WEST NATIONAL LIFE INS CO OF TN	\$68,698	0	0	46	207
MIDLAND MUTUAL LIFE INS CO, THE*	\$564,931	0	0	0	207
MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,569,009	3	142	104	40
MIDWEST SECURITY LIFE INS CO	\$526	0	0	0	207
MIDWESTERN UNITED LIFE INSURANCE CO*	\$179,186	0	0	0	207
MINISTERS LIFE INSURANCE CO THE*	\$5,945	0	0	0	207
MINISTERS LIFE-A MUTUAL LIFE INS CO*	\$1,123,234	0	0	0	207

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MINNESOTA MUTUAL LIFE INSURANCE CO	\$6,829,293	0	0	9	207
MINNESOTA PROTECTIVE LIFE INS CO	\$21,727	0	0	0	207
MISSION LIFE INSURANCE COMPANY	\$2,560	0	0	0	207
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$538,085	0	0	0	207
MML BAY STATE LIFE INS CO	\$355,793	0	0	0	207
MODERN AMERICAN LIFE INSURANCE COMPANY	\$5,828,951	7	215	234	19
MODERN INCOME LIFE INS CO*	\$2,916,788	0	0	28	207
MODERN WOODMEN OF AMERICA	\$868,388	0	0	39	207
MONARCH LIFE INSURANCE COMPANY*	\$1,836,569	0	0	33	207
MONITOR LIFE INSURANCE CO OF NY	\$24,637	0	0	0	207
MONTGOMERY WARD LIFE INSURANCE CO	\$1,424,447	1	48	35	160
MONUMENTAL LIFE INSURANCE COMPANY*	\$4,177,598	20	709	545	1
MONY LIFE INS CO OF AMERICA	\$753,302	2	105	40	63
MOUNTAIN LIFE INSURANCE COMPANY	\$744,746	1	53	40	137
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$9,117	0	0	0	207
MUTUAL BENEFIT LIFE INSURANCE CO*	\$15,975,474	0	0	46	207
MUTUAL LIFE INSURANCE CO OF NY	\$9,089,451	0	0	23	207
MUTUAL OF AMERICA LIFE INSURANCE CO	\$238,971	0	0	22	207
MUTUAL OF OMAHA INSURANCE COMPANY	\$0	1	.	.	.
MUTUAL SERVICE LIFE INSURANCE CO*	\$15,839	0	0	0	207
MUTUAL TRUST LIFE INSURANCE COMPANY	\$703,164	0	0	0	207
NACOLAH LIFE INS CO OF TEXAS*	\$1,168,854	1	50	148	152
NATIONAL AMERICAN LIFE INS CO OF TEXAS	\$7,674	0	0	0	207
NATIONAL AMERICAN LIFE INS OF PA	\$13,616	0	0	0	207
NATIONAL BENEFIT LIFE INSURANCE CO	\$788,539	1	52	40	140
NATIONAL CATHOLIC SOCIETY OF FORESTERS	\$1,683	0	0	0	207
NATIONAL FARMERS UNION LIFE INS CO	\$15,664	0	0	0	207
NATIONAL FIDELITY LIFE INSURANCE CO	\$1,947,447	3	135	196	42
NATIONAL FINANCIAL INSURANCE COMPANY	\$7,738	0	0	23	207
NATIONAL FOUNDATION LIFE INS CO	\$30,490	0	0	23	207
NATIONAL FRATERNAL SOCIETY/DEAF	\$315	0	0	0	207
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$3,029	0	0	0	207
NATIONAL GUARDIAN LIFE INSURANCE CO	\$201,407	0	0	22	207
NATIONAL HEALTH INS CO	\$3,840	0	0	0	207
NATIONAL HERITAGE LIFE INS CO	\$24,457	0	0	23	207
NATIONAL HOME LIFE ASSUR CO OF NY	\$328,499	0	0	44	207
NATIONAL HOME LIFE ASSURANCE CO	\$3,443,300	7	267	357	14
NATIONAL LIBERTY LIFE INSURANCE CO	\$24,385	0	0	23	207
NATIONAL LIFE INSURANCE COMPANY	\$6,726,257	3	86	28	79
NATIONAL SLOVAK SOCIETY OF THE USA	\$36	0	0	0	207
NATIONAL STATES INSURANCE COMPANY	\$68,474	0	0	92	207
NATIONAL TRAVELERS LIFE COMPANY	\$1,997,448	1	45	32	170
NATIONAL WESTERN LIFE INSURANCE CO	\$1,347,603	1	49	108	154
NATIONWIDE LIFE INSURANCE COMPANY	\$410,206	0	0	21	207
NEW AMERICAN LIFE INSURANCE COMPANY	\$2,277,717	1	43	31	176
NEW ENGLAND MUTUAL LIFE INS CO	\$15,488,104	5	85	37	80
NEW ENGLAND VARIABLE LIFE INSURANCE CO	\$1,060,687	0	0	0	207
NEW JERSEY LIFE INSURANCE COMPANY*	\$236,478	0	0	0	207

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NEW YORK LIFE INS & ANNUITY CORPORATION	\$7,055,936	0	0	18	207
NEW YORK LIFE INSURANCE COMPANY	\$40,874,377	5	39	58	182
NIPPON LIFE INS CO OF AMERICA	\$1,045	0	0	0	207
NORTH AMERICAN BENEFIT ASSOCIATION	\$1,524	0	0	0	207
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$3,274,238	2	78	81	84
NORTH AMERICAN INSURANCE COMPANY	\$24,525	0	0	0	207
NORTH AMERICAN LIFE ASSURANCE CO	\$205,477	0	0	0	207
NORTH CAROLINA MUTUAL LIFE INS CO	\$6,569	0	0	0	207
NORTH CENTRAL LIFE INSURANCE CO*	\$900,498	0	0	58	207
NORTH WEST LIFE ASSUR CO OF CANADA	\$-29	0	0	0	207
NORTHBROOK LIFE INSURANCE COMPANY	\$106,230	0	0	23	207
NORTHERN LIFE INSURANCE COMPANY	\$1,178,090	0	0	56	207
NORTHWESTERN MUTUAL LIFE INS CO	\$48,578,279	1	7	8	206
NORTHWESTERN NATIONAL LIFE INS CO	\$5,114,440	3	98	87	73
OCCIDENTAL LIFE INS CO OF NC	\$378,970	0	0	0	207
OHIO LIFE INSURANCE COMPANY	\$177,112	1	57	22	111
OHIO NATIONAL LIFE ASSURANCE CORP	\$957,994	0	0	0	207
OHIO NATIONAL LIFE INS CO THE	\$1,468,170	0	0	18	207
OHIO STATE LIFE INSURANCE CO, THE	\$1,049,530	0	0	133	207
OLD AMERICAN INSURANCE COMPANY	\$8,120,562	13	335	283	8
OLD LINE LIFE INS CO OF AMERICA*	\$2,292,348	0	0	0	207
OLD RELIANCE INSURANCE COMPANY	\$1,210	0	0	0	207
OLD REPUBLIC LIFE INSURANCE COMPANY	\$218,975	1	57	22	114
OLD UNITED LIFE INSURANCE COMPANY	\$323,602	1	56	22	118
OLD WESTERN LIFE INSURANCE COMPANY	\$2,311,264	1	43	31	177
OZARK NATIONAL LIFE INSURANCE CO	\$13,159,525	16	306	286	11
PACIFIC CORINTHIAN LIFE INSURANCE CO	\$0	1	.	.	.
PACIFIC GUARDIAN LIFE INS CO LTD	\$2,338	0	0	0	207
PACIFIC MUTUAL LIFE INSURANCE CO	\$43,329,852	0	0	0	207
PAINEWEEBER LIFE INSURANCE CO	\$209,735	0	0	0	207
PAN AMERICAN ASSURANCE CO	\$973,428	0	0	19	207
PAN AMERICAN LIFE INSURANCE COMPANY	\$722,000	1	53	20	134
PAN WESTERN LIFE INS CO	\$6,129	0	0	0	207
PARAGON LIFE INSURANCE COMPANY	\$2,792,148	0	0	0	207
PAUL REVERE LIFE INSURANCE CO	\$299,644	0	0	0	207
PAUL REVERE VARIABLE ANNUITY INS CO, TH	\$295,642	0	0	0	207
PEKIN LIFE INSURANCE COMPANY	\$53,752	0	0	0	207
PENINSULAR LIFE INSURANCE COMPANY	\$4,161	0	0	0	207
PENN INSURANCE & ANNUITY CO THE	\$281,615	0	0	0	207
PENN MUTUAL LIFE INSURANCE CO THE	\$2,016,168	0	0	32	207
PENNSYLVANIA LIFE INSURANCE COMPANY	\$679,321	3	160	365	32
PENNSYLVANIA NATIONAL LIFE INS CO	\$60,585	0	0	0	207
PENSION LIFE INS CO OF AMERICA*	\$87	0	0	0	207
PFL LIFE INSURANCE COMPANY	\$1,270,350	6	294	383	12
PHARMACISTS LIFE INSURANCE COMPANY	\$39,940	0	0	0	207
PHF LIFE INSURANCE COMPANY	\$454,055	0	0	0	207
PHILADELPHIA AMERICAN LIFE INS CO	\$141,199	0	0	0	207
PHILADELPHIA LIFE INS CO	\$4,234,705	1	35	60	192

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PHILADELPHIA UNITED LIFE INS CO	\$118	0	0	0	207
PHOENIX AMERICAN LIFE INS CO	\$4,715	0	0	0	207
PHOENIX HOME LIFE MUTUAL INS CO	\$15,883,767	0	0	36	207
PHYSICIANS LIFE INSURANCE COMPANY	\$1,150,153	0	0	74	207
PIEDMONT AMERICAN LIFE INS CO	\$393	0	0	0	207
PIERCE NATIONAL LIFE INSURANCE CO	\$323,458	0	0	44	207
PIONEER AMERICAN INSURANCE COMPANY	\$56,373	0	0	23	207
PIONEER LIFE INSURANCE CO OF IL	\$592,216	3	162	310	30
PIONEER MUTUAL LIFE INS CO	\$69,936	0	0	0	207
PIONEER NATIONAL LIFE INSURANCE COMPANY	\$5,145	0	0	0	207
PIONEER SECURITY LIFE INSURANCE COMPANY	\$9,768	0	0	0	207
PM GROUP LIFE INS CO	\$119,692	0	0	0	207
POLISH NATNL ALLIANCE OF THE US OF N. A	\$12,061	0	0	23	207
POLISH ROMAN CATHOLIC UNION OF AMERICA	\$4,500	0	0	0	207
POLISH WOMENS ALLIANCE OF AMERICA	\$282	0	0	0	207
RAIRIE STATES LIFE INSURANCE CO	\$1,353,186	1	49	18	155
PREFERRED LIFE INS CO OF NEW YORK	\$139	0	0	23	207
PREFERRED RISK LIFE INSURANCE CO	\$727,009	0	0	0	207
PREMIER LIFE INSURANCE COMPANY*	\$462	0	0	0	207
PRESIDENTIAL LIFE INSURANCE CO	\$92,896	0	0	0	207
PRIMERICA LIFE INSURANCE COMPANY	\$17,017,320	5	80	137	82
PRINCIPAL MUTUAL LIFE INS CO	\$14,484,831	0	0	11	207
PRINCIPAL NATIONAL LIFE INS CO	\$328,697	0	0	0	207
PROFESSIONAL INS CORPORATION	\$3,489	0	0	0	207
PROTECTIVE LIFE INSURANCE COMPANY	\$1,685,733	0	0	34	207
PROVIDENT INDEMNITY LIFE INS CO	\$19,563	0	0	0	207
PROVIDENT LIFE AND ACCIDENT INS CO	\$18,109,028	0	0	9	207
PROVIDENT LIFE AND CASUALTY INS CO	\$1,832	0	0	0	207
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$1,355,585	1	49	72	156
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$889	0	0	0	207
PROVIDERS FIDELITY LIFE INS CO	\$1,616	0	0	0	207
PRUCO LIFE INSURANCE COMPANY	\$12,346,509	0	0	25	207
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$80,891,133	43	183	181	25
PYRAMID LIFE INSURANCE COMPANY	\$839,421	6	312	118	10
RELIABLE LIFE INSURANCE COMPANY*	\$11,613,990	22	457	411	4
RELIANCE STANDARD LIFE INSURANCE CO*	\$379,208	0	0	0	207
REPUBLIC VANGUARD LIFE INSURANCE CO	\$111,340	0	0	0	207
RESERVE NATIONAL INSURANCE COMPANY	\$124,162	1	58	136	105
ROYAL ARCANUM, SUPREME COUNCIL OF	\$2,821	0	0	0	207
ROYAL LIFE INSURANCE CO OF AMERICA	\$59,216	0	0	0	207
ROYAL MACCABEES LIFE INSURANCE CO	\$2,863,210	1	41	14	179
ROYAL NEIGHBORS OF AMERICA	\$140,389	0	0	23	207
RUSHMORE NATIONAL LIFE INSURANCE CO	\$53,387	0	0	0	207
SAFECO LIFE INSURANCE COMPANY*	\$2,925,697	0	0	42	207
SAFECO NATIONAL LIFE INS CO	\$91,331	0	0	0	207
SAFEHEALTH LIFE INSURANCE COMPANY	\$1,705	0	0	0	207
SAINT LOUIS REINSURANCE COMPANY	\$3,333,806	0	0	0	207
SECURA LIFE INSURANCE CO	\$347,232	0	0	22	207

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SECURITY ASSURANCE COMPANY	\$ 79,420	0	0	0	207
SECURITY BENEFIT LIFE INSURANCE CO	\$1,867,744	1	45	99	166
SECURITY CONNECTICUT LIFE INS CO	\$2,719,601	0	0	29	207
SECURITY FIRST LIFE INS CO	\$ 0	1	.	.	.
SECURITY GENERAL LIFE INSURANCE CO	\$ 28,797	0	0	0	207
SECURITY LIFE INS CO OF AMERICA	\$1,643,876	0	0	34	207
SECURITY LIFE OF DENVER INSURANCE CO*	\$7,078,653	0	0	9	207
SECURITY MUTUAL LIFE INS CO OF NE	\$ 402,942	0	0	0	207
SECURITY MUTUAL LIFE INS CO OF NY	\$131,700	0	0	0	207
SECURITY OF AMERICA LIFE INSURANCE CO	\$ 15,443	0	0	0	207
SECURITY TRUST LIFE INS CO	\$12,696	0	0	0	207
SENTINEL AMERICAN LIFE INSURANCE CO	\$ 1,922	0	0	0	207
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$ 881,105	0	0	0	207
SHELTER LIFE INSURANCE CO	\$9,283,543	1	24	30	200
SLOVENE NATIONAL BENEFIT SOCIETY	\$ 1,668	0	0	0	207
SMA LIFE ASSURANCE COMPANY	\$ 3,491,156	2	76	39	86
SOUTHERN EDUCATORS LIFE INSURANCE CO	\$ 8,199	0	0	0	207
SOUTHERN SECURITY LIFE INS CO	\$ 90,209	0	0	23	207
SOUTHLAND LIFE INSURANCE COMPANY	\$ 869,388	0	0	0	207
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$1,929,975	0	0	49	207
SPRINGFIELD LIFE INSURANCE CO INC*	\$ 150,779	0	0	0	207
STANDARD INSURANCE COMPANY	\$ 7,788,688	0	0	0	207
STANDARD LIFE AND ACCIDENT INS CO	\$ 707,826	3	159	222	34
STANDARD LIFE INS CO OF INDIANA	\$ 31,571	0	0	0	207
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$ 4,735	0	0	0	207
STATE AUTO LIFE INSURANCE CO	\$ 148,080	0	0	0	207
STATE BOND AND MORTGAGE LIFE INS CO	\$ 7,632	0	0	0	207
STATE FARM LIFE INSURANCE COMPANY	\$ 46,582,637	9	63	47	91
STATE LIFE INSURANCE COMPANY	\$ 306,971	0	0	22	207
STATE MUTUAL INSURANCE CO	\$ 178,311	0	0	0	207
STATE MUTUAL LIFE ASSUR CO OF AMERICA	\$ 1,394,123	1	48	18	158
STATESMAN NATIONAL LIFE INS CO THE	\$ 456,862	0	0	42	207
STERLING INVESTORS LIFE INS CO	\$ 19,606	0	0	0	207
SUMMIT NATIONAL LIFE INS CO	\$ 1,212,214	0	0	129	207
SUN LIFE ASSUR CO OF CANADA (US)	\$ 197,714	0	0	22	207
SUN LIFE ASSURANCE CO OF CANADA	\$ 1,990,252	1	45	16	169
SUN LIFE INSURANCE CO OF AMERICA	\$ 261,746	2	113	66	53
SURETY LIFE INSURANCE COMPANY	\$ 443,905	2	110	43	58
TEXAS LIFE INSURANCE COMPANY	\$ 516,089	0	0	21	207
TIME INSURANCE COMPANY	\$ 1,535,634	1	47	87	163
TMG LIFE INSURANCE COMPANY	\$ 730,913	1	53	20	135
TOYOTA MOTOR LIFE INSURANCE COMPANY	\$ 2,151,335	4	176	221	26
TRANS GENERAL LIFE INSURANCE CO	\$ 98	0	0	0	207
TRANS PACIFIC LIFE INSURANCE CO	\$ 408	1	59	23	92
TRANS WORLD ASSURANCE COMPANY	\$ 90,266	0	0	0	207
TRANSAMERICA ASSURANCE CO *	\$ 347,929	0	0	43	207
TRANSAMERICA ASSURANCE COMPANY	\$ 347,929	0	0	43	207
TRANSAMERICA LIFE INS & ANNUITY CO	\$ 32,481	0	0	93	207

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TRANSAMERICA OCCIDENTAL LIFE INS CO	\$14,170,133	2	36	62	191
TRANSPORT LIFE INSURANCE COMPANY	\$490,801	0	0	21	207
TRAVELERS INSURANCE CO OF ILLINOIS	\$249,249	0	0	0	207
TRAVELERS INSURANCE COMPANY THE	\$11,599,799	1	21	39	203
TRAVELERS LIFE AND ANNUITY COMPANY THE	\$132	0	0	47	207
U S FINANCIAL LIFE INSURANCE CO	\$137,717	0	0	0	207
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$10,984	0	0	0	207
UKRAINIAN NATIONAL ASSOCIATION	\$1,748	0	0	0	207
UNIFIED LIFE INSURANCE COMPANY	\$118	0	0	0	207
UNILIFE INSURANCE COMPANY	\$15,611	0	0	0	207
UNION BANKERS INSURANCE COMPANY	\$85,897	0	0	23	207
UNION BENEFIT LIFE INS CO	\$456,460	1	55	106	125
UNION CENTRAL LIFE INSURANCE CO	\$5,491,884	1	32	21	197
UNION FIDELITY LIFE INSURANCE CO	\$564,478	3	162	83	29
UNION LABOR LIFE INSURANCE COMPANY	\$394,382	1	55	43	123
UNION LIFE INSURANCE COMPANY	\$166,028	0	0	0	207
UNION SECURITY LIFE INSURANCE CO	\$1,778,687	1	46	50	165
UNITED AMERICAN INSURANCE COMPANY	\$584,370	2	108	103	61
UNITED BENEFIT LIFE INSURANCE COMPANY	\$63,980	0	0	0	207
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$417	0	0	0	207
UNITED COMPANIES LIFE INSURANCE CO	\$115,753	0	0	46	207
UNITED FAMILY LIFE INSURANCE CO	\$34,381	0	0	0	207
UNITED FIDELITY LIFE INSURANCE CO	\$864,742	2	104	274	66
UNITED HEALTH AND LIFE INSURANCE CO	\$152,815	0	0	23	207
UNITED HERITAGE MUTUAL LIFE INS CO	\$5,469	0	0	0	207
UNITED HOME LIFE INSURANCE COMPANY	\$64,026	1	58	46	100
UNITED INSURANCE COMPANY OF AMERICA	\$2,214,513	8	349	282	6
UNITED INVESTORS LIFE INS CO	\$2,197,517	0	0	16	207
UNITED LIBERTY LIFE INSURANCE COMPANY	\$8,552	0	0	0	207
UNITED LIFE INSURANCE COMPANY	\$903,655	0	0	19	207
UNITED NATIONAL LIFE INS CO OF AMERICA	\$12,513	0	0	0	207
UNITED OF OMAHA LIFE INS CO	\$8,553,982	3	75	56	88
UNITED PACIFIC LIFE INSURANCE CO	\$392,482	0	0	0	207
UNITED PRESIDENTIAL LIFE INS CO	\$965,102	0	0	19	207
UNITED REPUBLIC LIFE INSURANCE CO	\$1,092	0	0	0	207
UNITED SERVICES LIFE INSURANCE CO	\$631,584	1	54	20	129
UNITED STATES LIFE INS CO NY	\$948,912	0	0	39	207
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$5,012	0	0	0	207
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$312,457	0	0	0	207
UNITED WORLD LIFE INSURANCE COMPANY	\$118,568	0	0	0	207
UNITY MUTUAL LIFE INS CO	\$9,568	0	0	0	207
UNIVERSAL ASSURORS LIFE INSURANCE CO*	\$180,915	0	0	45	207
UNIVERSAL GUARANTY LIFE INS CO	\$85,774	1	58	23	101
UNIVERSAL LIFE INSURANCE COMPANY THE	\$355,639	2	112	87	56
UNIVERSAL UNDERWRITERS LIFE INS CO	\$974,797	1	51	38	148
UNIVERSE LIFE INSURANCE CO, THE*	\$14,012	0	0	0	207
UNUM LIFE INS CO OF AMERICA	\$2,087,202	1	44	32	173
USA LIFE ONE INS CO OF INDIANA	\$9,935	0	0	0	207

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USAA LIFE INSURANCE COMPANY	\$ 2,319,633	0	0	0	207
USG ANNUITY & LIFE COMPANY	\$ 1,189	0	0	0	207
USLIFE CREDIT LIFE INSURANCE CO*	\$ 1,169,267	0	0	0	207
UTICA NATIONAL LIFE INS CO	\$ 369	0	0	0	207
VALLEY FORGE LIFE INSURANCE COMPANY	\$ 4,656,696	1	34	34	195
VARIABLE ANNUITY LIFE INSURANCE CO	\$ 4	0	0	0	207
VASA LIFE INSURANCE COMPANY	\$ 74,417	0	0	0	207
VERMONT LIFE INSURANCE COMPANY	\$ 497,007	0	0	0	207
VETERANS LIFE INS CO	\$ 1,806,040	6	275	200	13
VICTORY LIFE INSURANCE COMPANY	\$ 1,136,469	2	100	149	68
VISTA LIFE INSURANCE COMPANY	\$ 120,337	0	0	23	207
VOYAGER LIFE INSURANCE COMPANY	\$ 90,030	0	0	0	207
VULCAN LIFE INSURANCE COMPANY	\$ 487,527	0	0	42	207
WABASH LIFE INSURANCE COMPANY	\$ 177,608	0	0	22	207
WASHINGTON NATIONAL INSURANCE CO*	\$ 914,892	1	51	58	145
WEST COAST LIFE INSURANCE COMPANY*	\$ 353,358	0	0	22	207
WESTERN AND SOUTHERN LIFE INS CO	\$ 7,114,245	7	194	271	22
WESTERN CATHOLIC UNION	\$ 233,065	0	0	22	207
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$ 247,084	1	57	66	116
WESTERN FIDELITY INSURANCE COMPANY	\$ 22,277	0	0	0	207
WESTERN NATIONAL LIFE INSURANCE CO	\$ 94,778	1	58	46	102
WESTERN RESERVE LIFE ASSUR CO OH	\$ 440,328	1	55	43	124
WESTERN SECURITY LIFE INSURANCE COMPANY	\$ 275	0	0	0	207
WESTERN SOUTHERN LIFE ASSURANCE CO	\$ 3,552,289	2	75	65	87
WESTFIELD LIFE INSURANCE COMPANY	\$ 18,045	0	0	0	207
WILLIAM PENN ASSOCIATION	\$ 523	0	0	0	207
WINONA FINANCIAL LIFE INS CO	\$ 166,028	0	0	0	207
WINTERTHUR LIFE RE INSURANCE CO	\$ 433,415	0	0	0	207
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$ 157,085	1	58	23	109
WOODMEN ACCIDENT AND LIFE COMPANY*	\$ 446,579	0	0	0	207
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$ 131,294	1	58	45	108
WORKMENS BENEFIT FUND OF THE U S OF AM	\$ 304	0	0	0	207
WORLD INSURANCE COMPANY	\$ 284,740	0	0	66	207
WORLD SERVICE LIFE INS CO OF COLORADO	\$ 9	0	0	0	207
WORLD SERVICE LIFE INSURANCE COMPANY*	\$ 302,999	0	0	131	207
XEROX FINANCIAL SERVICES LIFE INS CO	\$ 244,494	0	0	0	207
ZALE LIFE INSURANCE COMPANY	\$ 2,023	0	0	0	207
ZURICH AMERICAN LIFE INSURANCE CO	\$ 2,032,376	1	45	16	171

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FINANCIAL BENEFIT LIFE INSURANCE CO	\$0	1	.	.	.
MUTUAL OF OMAHA INSURANCE COMPANY	\$0	1	.	.	.
PACIFIC CORINTHIAN LIFE INSURANCE CO	\$0	1	.	.	.
SECURITY FIRST LIFE INS CO	\$0	1	.	.	.
MONUMENTAL LIFE INSURANCE COMPANY*	\$4,177,598	20	709	545	1
ATLANTA LIFE INSURANCE COMPANY	\$389,901	9	500	236	2
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$10,633,067	22	483	535	3
RELIABLE LIFE INSURANCE COMPANY*	\$11,613,990	22	457	411	4
AMERICAN GENERAL LIFE INSURANCE CO	\$1,317,411	8	390	271	5
UNITED INSURANCE COMPANY OF AMERICA	\$2,214,513	8	349	282	6
AMERICAN NATIONAL INSURANCE COMPANY*	\$8,972,269	14	341	304	7
OLD AMERICAN INSURANCE COMPANY	\$8,120,562	13	335	283	8
LIFEUSA INSURANCE COMPANY	\$514,713	6	327	168	9
PYRAMID LIFE INSURANCE COMPANY	\$839,421	6	312	118	10
OZARK NATIONAL LIFE INSURANCE CO	\$13,159,525	16	306	286	11
PFL LIFE INSURANCE COMPANY	\$1,270,350	6	294	383	12
VETERANS LIFE INS CO	\$1,806,040	6	275	200	13
NATIONAL HOME LIFE ASSURANCE CO	\$3,443,300	7	267	357	14
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$137,177	4	231	159	15
COLLEGE LIFE INSURANCE CO OF AMERICA	\$328,283	4	224	131	16
FORD LIFE INSURANCE COMPANY	\$2,047,931	5	223	144	17
AMERICAN LIFE & HEALTH INS CO	\$423,801	4	221	214	18
MODERN AMERICAN LIFE INSURANCE COMPANY	\$5,828,951	7	215	234	19
GLOBE LIFE AND ACCIDENT INS CO	\$5,890,428	7	213	324	20
COMMONWEALTH LIFE & ACCIDENT INS*	\$2,547,847	5	210	358	21
WESTERN AND SOUTHERN LIFE INS CO	\$7,114,245	7	194	271	22
ITT HARTFORD LIFE AND ANNUITY INS CO	\$1,372,610	4	194	125	23
GLOBE LIFE INSURANCE COMPANY	\$1,529,293	4	190	139	24
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$80,891,133	43	183	181	25
TOYOTA MOTOR LIFE INSURANCE COMPANY	\$2,151,335	4	176	221	26
FIRST NATIONAL LIFE INS CO OF AMERICA	\$202,465	3	171	89	27
CENTRAL SECURITY LIFE INSURANCE CO	\$508,468	3	164	378	28
UNION FIDELITY LIFE INSURANCE CO	\$564,478	3	162	83	29
PIONEER LIFE INSURANCE CO OF IL	\$592,216	3	162	310	30
COMBINED INSURANCE CO OF AMERICA	\$7,510,572	6	162	192	31
PENNSYLVANIA LIFE INSURANCE COMPANY	\$679,321	3	160	365	32
AMERICAN FIDELITY LIFE INSURANCE CO	\$694,406	3	159	223	33
STANDARD LIFE AND ACCIDENT INS CO	\$707,826	3	159	222	34
AMERICAN HEALTH & LIFE INSURANCE CO	\$795,169	3	157	139	35
LIFE INVESTORS INS CO OF AMERICA	\$5,679,663	5	155	93	36
HARTFORD LIFE INSURANCE COMPANY	\$1,414,859	3	144	604	37
FEDERAL KEMPER LIFE ASSURANCE CO	\$4,012,070	4	144	74	38
MASSACHUSETTS GENERAL LIFE INS CO	\$1,528,443	3	142	70	39
MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,569,009	3	142	104	40
FRANKLIN LIFE INSURANCE COMPANY	\$12,357,127	7	140	131	41
NATIONAL FIDELITY LIFE INSURANCE CO	\$1,947,447	3	135	196	42
METROPOLITAN LIFE INSURANCE COMPANY	\$82,491,123	32	134	134	43
ALLSTATE LIFE INSURANCE COMPANY	\$5,219,728	4	129	108	44

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CUNA MUTUAL INSURANCE SOCIETY	\$ 5,257,410	4	129	65	45
FORTIS BENEFITS INSURANCE COMPANY	\$ 2,442,988	3	128	76	46
FRONTIER INSURANCE COMPANY*	\$ 2,733,001	3	123	450	47
JOHN HANCOCK VARIABLE LIFE INS CO	\$ 5,985,084	4	121	90	48
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$ 3,148,831	3	118	137	49
HILL COUNTRY LIFE INS CO	\$ 36,400	2	117	232	50
BANKERS LIFE AND CASUALTY COMPANY	\$ 3,496,567	3	114	118	51
AMERICAN INVESTORS LIFE INS CO	\$ 244,480	2	114	44	52
SUN LIFE INSURANCE CO OF AMERICA	\$ 261,746	2	113	66	53
BENEFICIAL STANDARD LIFE INS CO*	\$ 262,028	2	113	155	54
COMMONWEALTH LIFE INSURANCE COMPANY	\$ 345,953	2	112	108	55
UNIVERSAL LIFE INSURANCE COMPANY THE	\$ 355,639	2	112	87	56
INDEPENDENT ORDER OF FORESTERS THE	\$ 419,257	2	111	64	57
SURETY LIFE INSURANCE COMPANY	\$ 443,905	2	110	43	58
LIFE INSURANCE CO OF NORTH AMERICA	\$ 3,827,319	3	110	76	59
AMERICAN HERITAGE LIFE INSURANCE CO	\$ 453,532	2	110	64	60
UNITED AMERICAN INSURANCE COMPANY	\$ 584,370	2	108	103	61
GUARANTEE TRUST LIFE INSURANCE CO*	\$ 628,005	2	107	205	62
MONY LIFE INS CO OF AMERICA	\$ 753,302	2	105	40	63
AMERICAN LIFE AND CASUALTY INS CO*	\$ 777,944	2	105	40	64
JACKSON NATIONAL LIFE INSURANCE CO	\$ 22,307,440	8	104	98	65
UNITED FIDELITY LIFE INSURANCE CO	\$ 864,742	2	104	274	66
LOYALTY LIFE INSURANCE COMPANY	\$ 1,039,589	2	101	57	67
VICTORY LIFE INSURANCE COMPANY	\$ 1,136,469	2	100	149	68
LUTHERAN BROTHERHOOD	\$ 1,165,076	2	100	56	69
GUARANTEE RESERVE LIFE INSURANCE CO	\$ 1,187,178	2	99	129	70
HOWARD LIFE INSURANCE COMPANY	\$ 1,192,560	2	99	74	71
LINCOLN NATIONAL LIFE INSURANCE CO*	\$ 8,706,467	4	99	80	72
NORTHWESTERN NATIONAL LIFE INS CO	\$ 5,114,440	3	98	87	73
FARM BUREAU LIFE INS CO OF MISSOURI	\$ 9,542,949	4	94	60	74
FARMERS NEW WORLD LIFE INSURANCE CO	\$ 9,624,589	4	93	97	75
CONTINENTAL WESTERN LIFE INS CO	\$ 1,703,998	2	93	68	76
CENTRAL STATES HEALTH & LIFE CO	\$ 2,009,625	2	89	48	77
GREAT WEST LIFE & ANNUITY INS CO*	\$ 2,206,016	2	87	47	78
NATIONAL LIFE INSURANCE COMPANY	\$ 6,726,257	3	86	28	79
NEW ENGLAND MUTUAL LIFE INS CO	\$ 15,488,104	5	85	37	80
JOHN HANCOCK MUTUAL LIFE INS CO	\$ 15,574,191	5	85	215	81
PRIMERICA LIFE INSURANCE COMPANY	\$ 17,017,320	5	80	137	82
FIDELITY UNION LIFE INSURANCE CO*	\$ 3,098,060	2	79	41	83
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$ 3,274,238	2	78	81	84
CENTRAL LIFE ASSURANCE COMPANY*	\$ 3,443,316	2	76	53	85
SMA LIFE ASSURANCE COMPANY	\$ 3,491,156	2	76	39	86
WESTERN SOUTHERN LIFE ASSURANCE CO	\$ 3,552,289	2	75	65	87
UNITED OF OMAHA LIFE INS CO	\$ 8,553,982	3	75	56	88
METROPOLITAN INS AND ANNUITY CO	\$ 10,626,961	3	66	104	89
BUSINESS MENS ASSURANCE CO OF AMERICA	\$ 10,996,132	3	64	47	90
STATE FARM LIFE INSURANCE COMPANY	\$ 46,582,637	9	63	47	91
TRANS PACIFIC LIFE INSURANCE CO	\$ 408	1	59	23	92

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
ASSURED SECURITY LIFE INS CO INC	\$ 601	1	59	47	93
ACCELERATION LIFE INSURANCE CO	\$ 2,801	1	59	23	94
EQUITABLE RESERVE ASSOCIATION	\$ 3,693	1	59	23	95
GREAT AMERICAN LIFE INSURANCE CO	\$15,832	1	59	23	96
ANTHEM LIFE INS CO OF INDIANA	\$24,071	1	59	23	97
LIFE & HEALTH INS CO OF AMERICA*	\$24,091	1	59	70	98
IDEALIFE INSURANCE COMPANY	\$41,183	1	59	23	99
UNITED HOME LIFE INSURANCE COMPANY	\$64,026	1	58	46	100
UNIVERSAL GUARANTY LIFE INS CO	\$85,774	1	58	23	101
WESTERN NATIONAL LIFE INSURANCE CO	\$94,778	1	58	46	102
GREAT AMERICAN RESERVE INS CO	\$105,974	1	58	23	103
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$108,230	1	58	23	104
RESERVE NATIONAL INSURANCE COMPANY	\$124,162	1	58	136	105
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$125,606	1	58	68	106
FIRST INVESTORS LIFE INSURANCE COMPANY	\$129,238	1	58	23	107
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$131,294	1	58	45	108
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$157,085	1	58	23	109
HERITAGE LIFE INSURANCE COMPANY	\$169,755	1	57	23	110
OHIO LIFE INSURANCE COMPANY	\$177,112	1	57	22	111
LONE STAR LIFE INSURANCE COMPANY*	\$182,486	1	57	45	112
ARCADIA NATIONAL LIFE INSURANCE CO	\$185,062	1	57	45	113
OLD REPUBLIC LIFE INSURANCE COMPANY	\$218,975	1	57	22	114
GUARANTY INCOME LIFE INSURANCE CO	\$220,670	1	57	22	115
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$247,084	1	57	66	116
KEYPORT LIFE INSURANCE COMPANY	\$316,234	1	56	22	117
OLD UNITED LIFE INSURANCE COMPANY	\$323,602	1	56	22	118
CHRYSLER LIFE INSURANCE COMPANY	\$333,056	1	56	44	119
BRADFORD NATIONAL LIFE INSURANCE CO*	\$338,561	1	56	87	120
BANKERS UNITED LIFE ASSURANCE CO	\$362,783	1	56	43	121
HARVEST LIFE INSURANCE COMPANY THE	\$371,933	1	56	22	122
UNION LABOR LIFE INSURANCE COMPANY	\$394,382	1	55	43	123
WESTERN RESERVE LIFE ASSUR CO OH	\$440,328	1	55	43	124
UNION BENEFIT LIFE INS CO	\$456,460	1	55	106	125
LINCOLN HERITAGE LIFE INSURANCE CO*	\$488,516	1	55	21	126
CREDIT LIFE INSURANCE COMPANY*	\$597,472	1	54	82	127
EMPLOYERS MODERN LIFE COMPANY	\$623,706	1	54	21	128
UNITED SERVICES LIFE INSURANCE CO	\$631,584	1	54	20	129
ASSOCIATES FINANCIAL LIFE INS CO	\$678,231	1	53	61	130
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$21,685,788	4	53	68	131
CAPITAL RESERVE LIFE INSURANCE CO	\$694,715	1	53	40	132
BANKERS SECURITY LIFE INS SOCIETY	\$697,784	1	53	40	133
PAN AMERICAN LIFE INSURANCE COMPANY	\$722,000	1	53	20	134
TMG LIFE INSURANCE COMPANY	\$730,913	1	53	20	135
HORACE MANN LIFE INSURANCE COMPANY	\$744,496	1	53	40	136
MOUNTAIN LIFE INSURANCE COMPANY	\$744,746	1	53	40	137
ATLAS LIFE INSURANCE COMPANY*	\$750,876	1	53	40	138
AMERICAN HOME LIFE INSURANCE CO	\$752,986	1	53	20	139
NATIONAL BENEFIT LIFE INSURANCE CO	\$788,539	1	52	40	140

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
INVESTORS LIFE INSURANCE CO OF NEBRASKA	\$ 795,921	1	52	40	141
FAMILY SERVICE LIFE INS CO	\$ 869,867	1	52	20	142
MEDICAL LIFE INSURANCE COMPANY	\$ 873,088	1	52	20	143
INVESTORS LIFE INS CO OF NORTH AMERICA	\$ 907,758	1	52	117	144
WASHINGTON NATIONAL INSURANCE CO*	\$ 914,892	1	51	58	145
METROPOLITAN TOWER LIFE INSURANCE CO	\$ 919,480	1	51	39	146
CONNECTICUT NATIONAL LIFE INS CO*	\$ 960,148	1	51	39	147
UNIVERSAL UNDERWRITERS LIFE INS CO	\$ 974,797	1	51	38	148
HOMESTEADERS LIFE COMPANY	\$1,038,677	1	51	76	149
COUNTRY LIFE INSURANCE COMPANY	\$1,079,961	1	50	19	150
MID CONTINENT LIFE INSURANCE CO	\$1,159,984	1	50	37	151
NACOLAH LIFE INS CO OF TEXAS*	\$1,168,854	1	50	148	152
AIG LIFE INSURANCE COMPANY	\$1,189,381	1	50	18	153
NATIONAL WESTERN LIFE INSURANCE CO	\$1,347,603	1	49	108	154
PRAIRIE STATES LIFE INSURANCE CO	\$1,353,186	1	49	18	155
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$1,355,585	1	49	72	156
JOHN ALDEN LIFE INSURANCE CO	\$1,378,675	1	48	54	157
STATE MUTUAL LIFE ASSUR CO OF AMERICA	\$1,394,123	1	48	18	158
KEMPER INVESTORS LIFE INS CO	\$1,396,902	1	48	36	159
MONTGOMERY WARD LIFE INSURANCE CO	\$1,424,447	1	48	35	160
COLONIAL PENN LIFE INSURANCE CO	\$1,433,872	1	48	142	161
INTEGON LIFE INSURANCE CORPORATION*	\$1,508,203	1	48	70	162
TIME INSURANCE COMPANY	\$1,535,634	1	47	87	163
KNIGHTS OF COLUMBUS	\$1,648,824	1	47	34	164
UNION SECURITY LIFE INSURANCE CO	\$1,778,687	1	46	50	165
SECURITY BENEFIT LIFE INSURANCE CO	\$1,867,744	1	45	99	166
JEFFERSON NATIONAL LIFE INS CO*	\$1,911,136	1	45	66	167
INDIANAPOLIS LIFE INSURANCE CO	\$1,921,664	1	45	16	168
SUN LIFE ASSURANCE CO OF CANADA	\$1,990,252	1	45	16	169
NATIONAL TRAVELERS LIFE COMPANY	\$1,997,448	1	45	32	170
ZURICH AMERICAN LIFE INSURANCE CO	\$2,032,376	1	45	16	171
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$2,038,375	1	45	16	172
UNUM LIFE INS CO OF AMERICA	\$2,087,202	1	44	32	173
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$2,120,040	1	44	32	174
GENERAL AMERICAN LIFE INSURANCE CO	\$78,572,523	10	44	35	175
NEW AMERICAN LIFE INSURANCE COMPANY	\$2,277,717	1	43	31	176
OLD WESTERN LIFE INSURANCE COMPANY	\$2,311,264	1	43	31	177
FIDELITY SECURITY LIFE INSURANCE CO	\$2,648,781	1	42	221	178
ROYAL MACCABEES LIFE INSURANCE CO	\$2,863,210	1	41	14	179
FAMILY LIFE INSURANCE COMPANY*	\$3,014,823	1	40	14	180
AID ASSOCIATION FOR LUTHERANS	\$3,098,552	1	40	28	181
NEW YORK LIFE INSURANCE COMPANY	\$40,874,377	5	39	58	182
LINCOLN BENEFIT LIFE COMPANY	\$3,217,129	1	39	41	183
ALL AMERICAN LIFE INSURANCE COMPANY*	\$3,274,457	1	39	95	184
FORETHOUGHT LIFE INSURANCE COMPANY	\$3,345,210	1	39	13	185
CONTINENTAL ASSURANCE COMPANY	\$3,517,033	1	38	39	186
GREAT WEST LIFE ASSURANCE COMPANY*	\$3,658,741	1	37	13	187
J C PENNEY LIFE INSURANCE COMPANY	\$3,678,151	1	37	51	188

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
LIBERTY LIFE INSURANCE COMPANY*	\$3,838,649	1	37	25	189
ALEXANDER HAMILTON LIFE INS CO OF AMERI	\$3,859,576	1	37	75	190
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$14,170,133	2	36	62	191
PHILADELPHIA LIFE INS CO.	\$4,234,705	1	35	60	192
CROWN LIFE INSURANCE COMPANY*	\$4,463,330	1	35	47	193
HARTFORD LIFE AND ACCIDENT INS CO*	\$4,498,422	1	34	12	194
VALLEY FORGE LIFE INSURANCE COMPANY	\$4,656,596	1	34	34	195
FIRST COLONY LIFE INSURANCE COMPANY	\$5,103,979	1	33	11	196
UNION CENTRAL LIFE INSURANCE CO	\$5,491,884	1	32	21	197
AMERICAN FAMILY LIFE INSURANCE CO	\$20,898,636	2	27	33	198
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$7,857,423	1	26	26	199
SHELTER LIFE INSURANCE CO	\$9,283,543	1	24	30	200
EQUITABLE VARIABLE LIFE INS CO	\$29,168,562	2	21	28	201
CONNECTICUT MUTUAL LIFE INS CO	\$11,490,982	1	21	46	202
TRAVELERS INSURANCE COMPANY THE	\$11,599,799	1	21	39	203
AETNA LIFE INSURANCE COMPANY*	\$13,909,869	1	18	57	204
KANSAS CITY LIFE INSURANCE CO	\$13,965,458	1	18	57	205
NORTHWESTERN MUTUAL LIFE INS CO	\$48,578,279	1	7	8	206
ACADEMY LIFE INSURANCE CO*	\$924,206	0	0	155	207
AMERICAN INCOME LIFE INSURANCE CO	\$2,613,719	0	0	133	207
OHIO STATE LIFE INSURANCE CO, THE	\$1,049,530	0	0	133	207
WORLD SERVICE LIFE INSURANCE COMPANY*	\$302,999	0	0	131	207
SUMMIT NATIONAL LIFE INS CO	\$1,212,214	0	0	129	207
CORPORATE HEALTH INSURANCE COMPANY	\$569,572	0	0	124	207
AMERICAN SERVICE LIFE INSURANCE COMPANY	\$2,869	0	0	117	207
ALLIANZ LIFE INS CO OF NORTH AMERICA	\$1,643,578	0	0	103	207
TRANSAMERICA LIFE INS & ANNUITY CO	\$32,481	0	0	93	207
NATIONAL STATES INSURANCE COMPANY	\$68,474	0	0	92	207
BANKERS MUTUAL LIFE INSURANCE CO	\$346,122	0	0	87	207
MID AMERICAN CENTURY LIFE INSURANCE CO	\$421,562	0	0	85	207
FIDELITY BANKERS LIFE INS CO*	\$709,949	0	0	81	207
FIRST CAPITAL LIFE INSURANCE COMPANY*	\$2,370,981	0	0	76	207
PHYSICIANS LIFE INSURANCE COMPANY	\$1,150,153	0	0	74	207
AMERICAN NATIONAL LIFE INS OF TX	\$166,784	0	0	68	207
WORLD INSURANCE COMPANY	\$284,740	0	0	66	207
FAMILY GUARDIAN LIFE INS CO	\$357,419	0	0	65	207
AMERICAN UNITED LIFE INSURANCE CO	\$2,066,517	0	0	64	207
NORTH CENTRAL LIFE INSURANCE CO*	\$900,498	0	0	58	207
NORTHERN LIFE INSURANCE COMPANY	\$1,178,090	0	0	56	207
AMEX LIFE ASSURANCE COMPANY*	\$1,486,348	0	0	53	207
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$1,929,975	0	0	49	207
CHUBB LIFE INS CO OF AM	\$1,972,902	0	0	49	207
TRAVELERS LIFE AND ANNUITY COMPANY THE	\$132	0	0	47	207
AMERICAN TRAVELLERS LIFE INS CO	\$11,303	0	0	47	207
MUTUAL BENEFIT LIFE INSURANCE CO*	\$15,975,474	0	0	46	207
MID WEST NATIONAL LIFE INS CO OF TN	\$68,698	0	0	46	207
INVESTORS GUARANTY LIFE INS CO	\$94,026	0	0	46	207
COMMERCIAL LIFE INSURANCE COMPANY*	\$115,333	0	0	46	207

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
UNITED COMPANIES LIFE INSURANCE CO	\$115,753	0	0	46	207
EQUITABLE LIFE & CASUALTY INS CO	\$170,143	0	0	45	207
UNIVERSAL ASSURORS LIFE INSURANCE CO*	\$180,915	0	0	45	207
COLUMBUS LIFE INSURANCE CO	\$241,033	0	0	44	207
PIERCE NATIONAL LIFE INSURANCE CO	\$323,458	0	0	44	207
NATIONAL HOME LIFE ASSUR CO OF NY	\$328,499	0	0	44	207
TRANSAMERICA ASSURANCE CO *	\$347,929	0	0	43	207
TRANSAMERICA ASSURANCE COMPANY	\$347,929	0	0	43	207
CAPITOL BANKERS LIFE INSURANCE COMPANY	\$444,365	0	0	43	207
SAFECO LIFE INSURANCE COMPANY*	\$2,925,697	0	0	42	207
STATESMAN NATIONAL LIFE INS CO THE	\$456,862	0	0	42	207
VULCAN LIFE INSURANCE COMPANY	\$487,527	0	0	42	207
BANNER LIFE INS CO	\$587,913	0	0	41	207
MODERN WOODMEN OF AMERICA	\$868,388	0	0	39	207
AMERICAN REPUBLIC INSURANCE COMPANY	\$884,146	0	0	39	207
UNITED STATES LIFE INS CO NY	\$948,912	0	0	39	207
FIRST LIFE ASSURANCE COMPANY*	\$1,081,672	0	0	38	207
MIC LIFE INSURANCE CORPORATION	\$1,084,458	0	0	38	207
CINCINNATI LIFE INSURANCE COMPANY THE	\$1,151,629	0	0	37	207
PHOENIX HOME LIFE MUTUAL INS CO	\$15,883,767	0	0	36	207
GOLDEN RULE INSURANCE COMPANY	\$1,558,828	0	0	35	207
SECURITY LIFE INS CO OF AMERICA	\$1,643,876	0	0	34	207
PROTECTIVE LIFE INSURANCE COMPANY	\$1,685,733	0	0	34	207
MONARCH LIFE INSURANCE COMPANY*	\$1,836,569	0	0	33	207
CHARTER NATIONAL LIFE INSURANCE CO*	\$1,856,174	0	0	33	207
AETNA LIFE INS AND ANNUITY CO*	\$5,069,355	0	0	33	207
ANTHEM LIFE INSURANCE COMPANY	\$1,889,488	0	0	33	207
PENN MUTUAL LIFE INSURANCE CO THE	\$2,016,168	0	0	32	207
GUARANTEE MUTUAL LIFE COMPANY	\$6,004,294	0	0	30	207
SECURITY CONNECTICUT LIFE INS CO	\$2,719,601	0	0	29	207
MODERN INCOME LIFE INS CO*	\$2,916,788	0	0	28	207
PRUOC LIFE INSURANCE COMPANY	\$12,346,509	0	0	25	207
CONNECTICUT GENERAL LIFE INS CO	\$39,785,558	0	0	24	207
PREFERRED LIFE INS CO OF NEW YORK	\$139	0	0	23	207
INA LIFE INSURANCE CO OF NEW YORK	\$578	0	0	23	207
EMPLOYERS REASSURANCE CORPORATION	\$4,111	0	0	23	207
NATIONAL FINANCIAL INSURANCE COMPANY	\$7,738	0	0	23	207
POLISH NATNL ALLIANCE OF THE US OF N. A	\$12,061	0	0	23	207
ASSURED LIFE ASSOCIATION	\$19,662	0	0	23	207
NATIONAL LIBERTY LIFE INSURANCE CO	\$24,385	0	0	23	207
NATIONAL HERITAGE LIFE INS CO	\$24,457	0	0	23	207
NATIONAL FOUNDATION LIFE INS CO	\$30,490	0	0	23	207
MUTUAL LIFE INSURANCE CO OF NY	\$9,089,451	0	0	23	207
ANCHOR NATIONAL LIFE INS CO*	\$34,686	0	0	23	207
MEDICO LIFE INSURANCE COMPANY	\$38,595	0	0	23	207
LIFE INSURANCE CO OF GEORGIA	\$39,472	0	0	23	207
FIRST CONTINENTAL LIFE & ACCIDENT INS *	\$44,056	0	0	23	207
CATHOLIC KNIGHTS OF AMERICA THE	\$51,521	0	0	23	207

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PIONEER AMERICAN INSURANCE COMPANY	\$56,373	0	0	23	207
MEGA LIFE AND HEALTH INS CO THE	\$57,218	0	0	23	207
UNION BANKERS INSURANCE COMPANY	\$85,897	0	0	23	207
SOUTHERN SECURITY LIFE INS CO	\$90,209	0	0	23	207
EXECUTIVE FUND LIFE INSURANCE CO	\$91,119	0	0	23	207
INVESTORS HERITAGE LIFE INSURANCE CO	\$93,966	0	0	23	207
NORTHBROOK LIFE INSURANCE COMPANY	\$106,230	0	0	23	207
COLONIAL LIFE INS CO OF AMERICA	\$109,349	0	0	23	207
VISTA LIFE INSURANCE COMPANY	\$120,337	0	0	23	207
CHICAGO METROPOLITAN ASSURANCE COMPANY	\$125,377	0	0	23	207
MAMSI LIFE AND HEALTH INSURANCE CO	\$129,790	0	0	23	207
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$136,403	0	0	23	207
ROYAL NEIGHBORS OF AMERICA	\$140,389	0	0	23	207
UNITED HEALTH AND LIFE INSURANCE CO	\$152,815	0	0	23	207
WABASH LIFE INSURANCE COMPANY	\$177,608	0	0	22	207
GUARDIAN INSURANCE & ANNUITY CO INC	\$179,428	0	0	22	207
SUN LIFE ASSUR CO OF CANADA (US)	\$197,714	0	0	22	207
NATIONAL GUARDIAN LIFE INSURANCE CO	\$201,407	0	0	22	207
WESTERN CATHOLIC UNION	\$233,065	0	0	22	207
BERKSHIRE LIFE INSURANCE COMPANY	\$235,026	0	0	22	207
MUTUAL OF AMERICA LIFE INSURANCE CO	\$238,971	0	0	22	207
MERRILL LYNCH LIFE INS CO	\$293,620	0	0	22	207
STATE LIFE INSURANCE COMPANY	\$306,971	0	0	22	207
CONTINENTAL GENERAL INSURANCE CO	\$326,915	0	0	22	207
LINCOLN MEMORIAL LIFE INSURANCE CO	\$327,382	0	0	22	207
SECURA LIFE INSURANCE CO	\$347,232	0	0	22	207
WEST COAST LIFE INSURANCE COMPANY*	\$353,358	0	0	22	207
GULF ATLANTIC LIFE INSURANCE CO*	\$359,604	0	0	22	207
CENTRAL UNITED LIFE INSURANCE CO*	\$391,039	0	0	21	207
HAWKEYE NATIONAL LIFE INSURANCE CO	\$403,933	0	0	21	207
NATIONWIDE LIFE INSURANCE COMPANY	\$410,206	0	0	21	207
TRANSPORT LIFE INSURANCE COMPANY	\$490,801	0	0	21	207
TEXAS LIFE INSURANCE COMPANY	\$516,089	0	0	21	207
GENERAL SERVICES LIFE INS CO	\$557,763	0	0	21	207
FEDERAL HOME LIFE INSURANCE COMPANY*	\$574,612	0	0	21	207
FORT DEARBORN LIFE INS CO	\$709,774	0	0	20	207
BANKERS NATIONAL LIFE INS CO	\$789,232	0	0	20	207
LOYAL AMERICAN LIFE INSURANCE CO	\$801,514	0	0	20	207
MERIT LIFE INSURANCE CO	\$810,191	0	0	20	207
BENEFIT TRUST LIFE INSURANCE CO	\$848,806	0	0	20	207
MANHATTAN LIFE INSURANCE COMPANY	\$850,717	0	0	20	207
FAMILY BENEFIT LIFE INSURANCE CO	\$852,808	0	0	20	207
UNITED LIFE INSURANCE COMPANY	\$903,655	0	0	19	207
UNITED PRESIDENTIAL LIFE INS CO	\$965,102	0	0	19	207
PAN AMERICAN ASSURANCE CO	\$973,428	0	0	19	207
AMERITAS LIFE INSURANCE CORP	\$982,960	0	0	19	207
JOHN DEERE LIFE INS CO	\$1,034,306	0	0	19	207
ITT LYNDON LIFE INSURANCE COMPANY	\$1,239,197	0	0	18	207

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NEW YORK LIFE INS & ANNUITY CORPORATION	\$7,055,936	0	0	18	207
GREAT SOUTHERN LIFE INSURANCE CO	\$1,302,871	0	0	18	207
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$1,325,526	0	0	18	207
OHIO NATIONAL LIFE INS CO THE	\$1,468,170	0	0	18	207
INTEGRATED RESOURCES LIFE INS CO*	\$1,681,634	0	0	17	207
FEDERATED LIFE INSURANCE COMPANY	\$1,735,884	0	0	17	207
ALLIANCE LIFE INSURANCE COMPANY	\$2,017,343	0	0	16	207
UNITED INVESTORS LIFE INS CO	\$2,197,517	0	0	16	207
AMERICAN STATES LIFE INSURANCE CO	\$2,408,422	0	0	15	207
HOME LIFE FINANCIAL ASSURANCE CORP	\$2,903,320	0	0	14	207
MASSACHUSETTS MUTUAL LIFE INS CO	\$20,004,350	0	0	13	207
PRINCIPAL MUTUAL LIFE INS CO	\$14,484,831	0	0	11	207
IDS LIFE INSURANCE COMPANY	\$6,121,387	0	0	10	207
PROVIDENT LIFE AND ACCIDENT INS CO	\$18,109,028	0	0	9	207
MINNESOTA MUTUAL LIFE INSURANCE CO	\$6,829,293	0	0	9	207
SECURITY LIFE OF DENVER INSURANCE CO*	\$7,078,653	0	0	9	207
	\$128,420	0	0	0	207
	\$38,763	0	0	0	207
AAA LIFE INS CO	\$23,676	0	0	0	207
ABRAHAM LINCOLN INSURANCE COMPANY	\$442,179	0	0	0	207
ACACIA MUTUAL LIFE INSURANCE CO	\$26,526	0	0	0	207
ACACIA NATIONAL LIFE INSURANCE CO	\$103,238	0	0	0	207
ADMIRAL LIFE INS CO OF AMERICA	\$-82,341	0	0	0	207
AGC LIFE INS CO	\$1,168,525	0	0	0	207
ALLIED LIFE INS CO	\$2,839	0	0	0	207
ALLSTATE LIFE INS CO OF NEW YORK	\$429,491	0	0	0	207
AMERICAN AMICABLE LIFE INS CO TX	\$103,882	0	0	0	207
AMERICAN CAPITOL INSURANCE COMPANY	\$80,185	0	0	0	207
AMERICAN CENTURION LIFE & ACC ASSURANCE	\$55,782	0	0	0	207
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$1,063	0	0	0	207
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$566,822	0	0	0	207
AMERICAN CONTINENTAL LIFE INS CO	\$1,840	0	0	0	207
AMERICAN CREDITORS LIFE INS CO	\$80,433	0	0	0	207
AMERICAN FAMILY LIFE ASSUR CO GA	\$640,054	0	0	0	207
AMERICAN FIDELITY ASSURANCE COMPANY	\$16,161	0	0	0	207
AMERICAN FINANCIAL SECURITY LIFE INS C*	\$93,767	0	0	0	207
AMERICAN FOUNDATION LIFE INS CO	\$22,070	0	0	0	207
AMERICAN FOUNDERS LIFE INSURANCE CO	\$396,583	0	0	0	207
AMERICAN FRANKLIN LIFE INS CO THE	\$1,127,043	0	0	0	207
AMERICAN FUNERAL ASSURANCE COMPANY	\$24,677	0	0	0	207
AMERICAN GENERAL LIFE INS CO NY	\$389	0	0	0	207
AMERICAN INSURANCE CO OF TEXAS*	\$6,927	0	0	0	207
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$437,256	0	0	0	207
AMERICAN LIFE INSURANCE CO OF NY	\$47,996	0	0	0	207
AMERICAN MERCHANTS LIFE INS CO	\$2,490,919	0	0	0	207
AMERICAN MUTUAL LIFE INSURANCE CO	\$42,765	0	0	0	207
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$2,888	0	0	0	207
AMERICAN PUBLIC LIFE INSURANCE CO	\$393	0	0	0	207
AMERICAN SLOVENIAN CATHOLIC UNION					

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AMERICAN UNION LIFE INSURANCE CO	\$1,787	0	0	0	207
AMERICAN WESTERN LIFE INS CO	\$0	0	0	0	207
AMERIFIRST INSURANCE COMPANY	\$3,507	0	0	0	207
AMERITAS VARIABLE LIFE INS CO	\$146,066	0	0	0	207
AMICA LIFE INSURANCE COMPANY	\$14,494	0	0	0	207
ARISTAR LIFE INSURANCE COMPANY	\$19,628	0	0	0	207
ASSOCIATED DOCTORS HEALTH & LIFE INS CO	\$14,386	0	0	0	207
AUTO CLUB LIFE INS CO	\$34,426	0	0	0	207
AUTO OWNERS LIFE INSURANCE COMPANY	\$156,993	0	0	0	207
AZTEC LIFE ASSURANCE COMPANY	\$24,330	0	0	0	207
BALBOA LIFE INSURANCE COMPANY	\$377,015	0	0	0	207
BALTIMORE LIFE INS CO THE	\$74,185	0	0	0	207
BANKERS FIDELITY LIFE INSURANCE CO	\$104,041	0	0	0	207
BCS LIFE INSURANCE COMPANY	\$648,260	0	0	0	207
BENEFICIAL LIFE INSURANCE COMPANY	\$64,948	0	0	0	207
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$2,059	0	0	0	207
BOATMENS LIFE INSURANCE COMPANY	\$800,290	0	0	0	207
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$715,184	0	0	0	207
C M LIFE INSURANCE COMPANY	\$1,878,017	0	0	0	207
CAMERON LIFE INSURANCE COMPANY	\$107,318	0	0	0	207
CANADA LIFE ASSURANCE COMPANY	\$259,180	0	0	0	207
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$1,549	0	0	0	207
CAPITOL LIFE INSURANCE COMPANY	\$65,875	0	0	0	207
CATHOLIC ORDER OF FORESTERS	\$5,971	0	0	0	207
CELTIC LIFE INSURANCE COMPANY THE	\$59,014	0	0	0	207
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$94,898	0	0	0	207
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,259,086	0	0	0	207
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$129,406	0	0	0	207
CENTURION LIFE INSURANCE COMPANY	\$1,026,987	0	0	0	207
CENTURY LIFE OF AMERICA	\$1,062,705	0	0	0	207
CERTIFIED LIFE INS CO	\$7,689	0	0	0	207
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$226,833	0	0	0	207
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$8,552	0	0	0	207
CHRISTIAN MUTUAL LIFE INS CO	\$1,807	0	0	0	207
CHUBB SOVEREIGN LIFE INS CO	\$579,601	0	0	0	207
CITIZENS SECURITY LIFE INS CO	\$8,501	0	0	0	207
COLONIAL LIFE & ACCIDENT INS CO	\$356,475	0	0	0	207
COLORADO BANKERS LIFE INS CO*	\$34,086	0	0	0	207
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$54,868	0	0	0	207
COMMONWEALTH NATIONAL LIFE INS CO	\$593	0	0	0	207
COMMUNITY NATIONAL ASSURANCE COMPANY	\$23,444	0	0	0	207
COMPANION LIFE INSURANCE COMPANY**	\$1,693,515	0	0	0	207
CONFEDERATION LIFE INS AND ANNUITY CO	\$174,632	0	0	0	207
CONFEDERATION LIFE INSURANCE CO	\$9,850,666	0	0	0	207
CONGRESS LIFE INSURANCE COMPANY	\$1,724	0	0	0	207
CONSOLIDATED NATIONAL LIFE INS CO	\$127,952	0	0	0	207
CONSTITUTION LIFE INSURANCE COMPANY	\$146,482	0	0	0	207
CONSUMERS LIFE INSURANCE COMPANY	\$6,973	0	0	0	207

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	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
PHOENIX AMERICAN LIFE INS CO	\$ 4,715	0	0	0	207
PIEDMONT AMERICAN LIFE INS CO	\$ 393	0	0	0	207
PIONEER MUTUAL LIFE INS CO	\$69,936	0	0	0	207
PIONEER NATIONAL LIFE INSURANCE COMPANY	\$ 5,145	0	0	0	207
PIONEER SECURITY LIFE INSURANCE COMPANY	\$ 9,768	0	0	0	207
PM GROUP LIFE INS CO	\$119,692	0	0	0	207
POLISH ROMAN CATHOLIC UNION OF AMERICA	\$ 4,500	0	0	0	207
POLISH WOMENS ALLIANCE OF AMERICA	\$ 282	0	0	0	207
PREFERRED RISK LIFE INSURANCE CO	\$727,009	0	0	0	207
PREMIER LIFE INSURANCE COMPANY*	\$ 462	0	0	0	207
PRESIDENTIAL LIFE INSURANCE CO	\$92,896	0	0	0	207
PRINCIPAL NATIONAL LIFE INS CO	\$328,697	0	0	0	207
PROFESSIONAL INS CORPORATION	\$ 3,489	0	0	0	207
PROVIDENT INDEMNITY LIFE INS CO	\$19,563	0	0	0	207
PROVIDENT LIFE AND CASUALTY INS CO	\$ 1,832	0	0	0	207
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$ 889	0	0	0	207
PROVIDERS FIDELITY LIFE INS CO	\$ 1,616	0	0	0	207
RELIANCE STANDARD LIFE INSURANCE CO*	\$379,208	0	0	0	207
REPUBLIC VANGUARD LIFE INSURANCE CO	\$111,340	0	0	0	207
ROYAL ARCANUM, SUPREME COUNCIL OF	\$ 2,821	0	0	0	207
ROYAL LIFE INSURANCE CO OF AMERICA	\$59,216	0	0	0	207
RUSHMORE NATIONAL LIFE INSURANCE CO	\$53,387	0	0	0	207
SAFECO NATIONAL LIFE INS CO	\$91,331	0	0	0	207
SAFEHEALTH LIFE INSURANCE COMPANY	\$ 1,705	0	0	0	207
SAINT LOUIS REINSURANCE COMPANY	\$3,333,806	0	0	0	207
SECURITY ASSURANCE COMPANY	\$ 79,420	0	0	0	207
SECURITY GENERAL LIFE INSURANCE CO	\$28,797	0	0	0	207
SECURITY MUTUAL LIFE INS CO OF NE	\$402,942	0	0	0	207
SECURITY MUTUAL LIFE INS CO OF NY	\$131,700	0	0	0	207
SECURITY OF AMERICA LIFE INSURANCE CO	\$ 15,443	0	0	0	207
SECURITY TRUST LIFE INS CO	\$12,696	0	0	0	207
SENTINEL AMERICAN LIFE INSURANCE CO	\$ 1,922	0	0	0	207
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$881,105	0	0	0	207
SLOVENE NATIONAL BENEFIT SOCIETY	\$ 1,668	0	0	0	207
SOUTHERN EDUCATORS LIFE INSURANCE CO	\$ 8,199	0	0	0	207
SOUTHLAND LIFE INSURANCE COMPANY	\$869,388	0	0	0	207
SPRINGFIELD LIFE INSURANCE CO INC*	\$150,779	0	0	0	207
STANDARD INSURANCE COMPANY	\$7,788,688	0	0	0	207
STANDARD LIFE INS CO OF INDIANA	\$ 31,571	0	0	0	207
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$ 4,735	0	0	0	207
STATE AUTO LIFE INSURANCE CO	\$148,080	0	0	0	207
STATE BOND AND MORTGAGE LIFE INS CO	\$ 7,632	0	0	0	207
STATE MUTUAL INSURANCE CO	\$178,311	0	0	0	207
STERLING INVESTORS LIFE INS CO	\$19,606	0	0	0	207
TRANS GENERAL LIFE INSURANCE CO	\$ 98	0	0	0	207
TRANS WORLD ASSURANCE COMPANY	\$90,266	0	0	0	207
TRAVELERS INSURANCE CO OF ILLINOIS	\$249,249	0	0	0	207
U S FINANCIAL LIFE INSURANCE CO	\$137,717	0	0	0	207

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
GROUPAMERICA INSURANCE COMPANY	\$378,020	0	0	0	207
GUARANTY NATIONAL LIFE INSURANCE CO	\$1,158	0	0	0	207
GULF LIFE INSURANCE COMPANY	\$717,677	0	0	0	207
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$600	0	0	0	207
HOME OWNERS LIFE INSURANCE COMPANY	\$610	0	0	0	207
HUMANA INSURANCE COMPANY	\$37	0	0	0	207
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$805,661	0	0	0	207
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$13,364	0	0	0	207
INTEGRITY LIFE INS CO	\$238,359	0	0	0	207
INTEGRITY NATIONAL LIFE INS CO	\$15,147	0	0	0	207
INTER STATE ASSURANCE COMPANY	\$401,852	0	0	0	207
INTERCONTINENTAL LIFE INSURANCE CO	\$40,914	0	0	0	207
INTRAMERICA LIFE INSURANCE COMPANY	\$5,522	0	0	0	207
INVESTORS INSURANCE CORPORATION	\$21,940	0	0	0	207
ITT LYNDON NATIONAL LIFE INS CO	\$121,580	0	0	0	207
J C PENNEY INSURANCE COMPANY	\$34,759	0	0	0	207
JEFFERSON PILOT LIFE INS CO	\$910,332	0	0	0	207
KANAWHA INSURANCE COMPANY	\$1,073	0	0	0	207
KENTUCKY HOME MUTUAL LIFE INS CO	\$417	0	0	0	207
KOLN LIFE INSURANCE COMPANY	\$864	0	0	0	207
LAFAYETTE LIFE INSURANCE CO THE	\$1,325,807	0	0	0	207
LAMAR LIFE INSURANCE COMPANY	\$50,845	0	0	0	207
LEWER LIFE INSURANCE COMPANY	\$10,102	0	0	0	207
LIBERTY LIFE ASSUR CO OF BOSTON	\$944,538	0	0	0	207
LIBERTY NATIONAL LIFE INSURANCE CO	\$218,701	0	0	0	207
LIFE GENERAL SECURITY INSURANCE CO	\$98,407	0	0	0	207
LIFE INS CO OF THE SOUTHWEST	\$125,811	0	0	0	207
LIFE INSURANCE COMPANY OF ILLINOIS	\$865	0	0	0	207
LIFE OF MARYLAND INC	\$89,025	0	0	0	207
LINCOLN AMERICAN LIFE INSURANCE CO	\$51,530	0	0	0	207
LINCOLN LIFE AND CASUALTY COMPANY*	\$11,609	0	0	0	207
LINCOLN MUTUAL LIFE INSURANCE CO	\$817,716	0	0	0	207
LINCOLN NATIONAL REASSURANCE CO	\$3,430	0	0	0	207
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$36,416	0	0	0	207
LOYAL CHRISTIAN BENEFIT ASSOCIATION	\$237	0	0	0	207
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$113,826	0	0	0	207
MADISON NATIONAL LIFE INSURANCE CO, INC	\$55,686	0	0	0	207
MAIN LIFE INSURANCE COMPANY	\$8,345	0	0	0	207
MANHATTAN NATIONAL LIFE INS CO	\$1,137,302	0	0	0	207
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$137,012	0	0	0	207
MANUFACTURERS LIFE INS CO OF AMERICA, TH	\$43,588	0	0	0	207
MANUFACTURERS LIFE INSURANCE CO	\$20,426,380	0	0	0	207
MAYFLOWER NATIONAL LIFE INSURANCE CO	\$75,280	0	0	0	207
MBL LIFE ASSURANCE CORPORATION	\$33,070	0	0	0	207
MEMORIAL INSURANCE COMPANY OF AMERICA	\$330	0	0	0	207
MERIDIAN LIFE INSURANCE COMPANY	\$611	0	0	0	207
MID SOUTH INSURANCE COMPANY	\$6,229	0	0	0	207
MIDLAND MUTUAL LIFE INS CO, THE*	\$564,931	0	0	0	207

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MIDWEST SECURITY LIFE INS CO	\$526	0	0	0	207
MIDWESTERN UNITED LIFE INSURANCE CO*	\$179,186	0	0	0	207
MINISTERS LIFE INSURANCE CO THE*	\$5,945	0	0	0	207
MINISTERS LIFE-A MUTUAL LIFE INS CO*	\$1,123,234	0	0	0	207
MINNESOTA PROTECTIVE LIFE INS CO	\$21,727	0	0	0	207
MISSION LIFE INSURANCE COMPANY	\$2,560	0	0	0	207
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$538,085	0	0	0	207
MML BAY STATE LIFE INS CO	\$355,793	0	0	0	207
MONITOR LIFE INSURANCE CO OF NY	\$24,637	0	0	0	207
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$9,117	0	0	0	207
MUTUAL SERVICE LIFE INSURANCE CO*	\$15,839	0	0	0	207
MUTUAL TRUST LIFE INSURANCE COMPANY	\$703,164	0	0	0	207
NATIONAL AMERICAN LIFE INS CO OF TEXAS	\$7,674	0	0	0	207
NATIONAL AMERICAN LIFE INS OF PA	\$13,616	0	0	0	207
NATIONAL CATHOLIC SOCIETY OF FORESTERS	\$1,683	0	0	0	207
NATIONAL FARMERS UNION LIFE INS CO	\$15,664	0	0	0	207
NATIONAL FRATERNAL SOCIETY/DEAF	\$315	0	0	0	207
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$3,029	0	0	0	207
NATIONAL HEALTH INS CO	\$3,840	0	0	0	207
NATIONAL SLOVAK SOCIETY OF THE USA	\$36	0	0	0	207
NEW ENGLAND VARIABLE LIFE INSURANCE CO	\$1,060,687	0	0	0	207
NEW JERSEY LIFE INSURANCE COMPANY*	\$236,478	0	0	0	207
NIPPON LIFE INS CO OF AMERICA	\$1,045	0	0	0	207
NORTH AMERICAN BENEFIT ASSOCIATION	\$1,524	0	0	0	207
NORTH AMERICAN INSURANCE COMPANY	\$24,525	0	0	0	207
NORTH AMERICAN LIFE ASSURANCE CO	\$205,477	0	0	0	207
NORTH CAROLINA MUTUAL LIFE INS CO	\$6,569	0	0	0	207
NORTH WEST LIFE ASSUR CO OF CANADA	\$-29	0	0	0	207
OCCIDENTAL LIFE INS CO OF NC	\$378,970	0	0	0	207
OHIO NATIONAL LIFE ASSURANCE CORP	\$957,994	0	0	0	207
OLD LINE LIFE INS CO OF AMERICA*	\$2,292,348	0	0	0	207
OLD RELIANCE INSURANCE COMPANY	\$1,210	0	0	0	207
PACIFIC GUARDIAN LIFE INS CO LTD	\$2,338	0	0	0	207
PACIFIC MUTUAL LIFE INSURANCE CO	\$43,329,852	0	0	0	207
PAINEWEBBER LIFE INSURANCE CO	\$209,735	0	0	0	207
PAN WESTERN LIFE INS CO	\$6,129	0	0	0	207
PARAGON LIFE INSURANCE COMPANY	\$2,792,148	0	0	0	207
PAUL REVERE LIFE INSURANCE CO	\$299,644	0	0	0	207
PAUL REVERE VARIABLE ANNUITY INS CO, TH	\$295,642	0	0	0	207
PERKIN LIFE INSURANCE COMPANY	\$53,752	0	0	0	207
PENINSULAR LIFE INSURANCE COMPANY	\$4,161	0	0	0	207
PENN INSURANCE & ANNUITY CO THE	\$281,615	0	0	0	207
PENNSYLVANIA NATIONAL LIFE INS CO	\$60,585	0	0	0	207
PENSION LIFE INS CO OF AMERICA*	\$87	0	0	0	207
PHARMACISTS LIFE INSURANCE COMPANY	\$39,940	0	0	0	207
PHF LIFE INSURANCE COMPANY	\$454,055	0	0	0	207
PHILADELPHIA AMERICAN LIFE INS CO	\$141,199	0	0	0	207
PHILADELPHIA UNITED LIFE INS CO	\$118	0	0	0	207

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1992 COMPLAINTS	(3) 1992 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) 1992 RANKING (1 = WORST)
PHOENIX AMERICAN LIFE INS CO	\$ 4,715	0	0	0	207
PIEDMONT AMERICAN LIFE INS CO	\$ 393	0	0	0	207
PIONEER MUTUAL LIFE INS CO	\$69,936	0	0	0	207
PIONEER NATIONAL LIFE INSURANCE COMPANY	\$ 5,145	0	0	0	207
PIONEER SECURITY LIFE INSURANCE COMPANY	\$ 9,768	0	0	0	207
PM GROUP LIFE INS CO	\$119,692	0	0	0	207
POLISH ROMAN CATHOLIC UNION OF AMERICA	\$ 4,500	0	0	0	207
POLISH WOMENS ALLIANCE OF AMERICA	\$ 282	0	0	0	207
PREFERRED RISK LIFE INSURANCE CO	\$727,009	0	0	0	207
Premier Life Insurance Company*	\$ 462	0	0	0	207
PRESIDENTIAL LIFE INSURANCE CO	\$92,896	0	0	0	207
PRINCIPAL NATIONAL LIFE INS CO	\$328,697	0	0	0	207
PROFESSIONAL INS CORPORATION	\$ 3,489	0	0	0	207
PROVIDENT INDEMNITY LIFE INS CO	\$19,563	0	0	0	207
PROVIDENT LIFE AND CASUALTY INS CO	\$ 1,832	0	0	0	207
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$ 889	0	0	0	207
PROVIDERS FIDELITY LIFE INS CO	\$ 1,616	0	0	0	207
RELIANCE STANDARD LIFE INSURANCE CO*	\$379,208	0	0	0	207
REPUBLIC VANGUARD LIFE INSURANCE CO	\$111,340	0	0	0	207
ROYAL ARCANUM, SUPREME COUNCIL OF	\$ 2,821	0	0	0	207
ROYAL LIFE INSURANCE CO OF AMERICA	\$59,216	0	0	0	207
RUSHMORE NATIONAL LIFE INSURANCE CO	\$53,387	0	0	0	207
SAFECO NATIONAL LIFE INS CO	\$ 91,331	0	0	0	207
SAFEHEALTH LIFE INSURANCE COMPANY	\$ 1,705	0	0	0	207
SAIN T LOUIS REINSURANCE COMPANY	\$ 3,333,806	0	0	0	207
SECURITY ASSURANCE COMPANY	\$ 79,420	0	0	0	207
SECURITY GENERAL LIFE INSURANCE CO	\$ 28,797	0	0	0	207
SECURITY MUTUAL LIFE INS CO OF NE	\$ 402,942	0	0	0	207
SECURITY MUTUAL LIFE INS CO OF NY	\$131,700	0	0	0	207
SECURITY OF AMERICA LIFE INSURANCE CO	\$ 15,443	0	0	0	207
SECURITY TRUST LIFE INS CO	\$ 12,696	0	0	0	207
SENTINEL AMERICAN LIFE INSURANCE CO	\$ 1,922	0	0	0	207
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$ 881,105	0	0	0	207
SLOVENE NATIONAL BENEFIT SOCIETY	\$ 1,668	0	0	0	207
SOUTHERN EDUCATORS LIFE INSURANCE CO	\$ 8,199	0	0	0	207
SOUTHLAND LIFE INSURANCE COMPANY	\$ 869,388	0	0	0	207
SPRINGFIELD LIFE INSURANCE CO INC*	\$ 150,779	0	0	0	207
STANDARD INSURANCE COMPANY	\$ 7,788,688	0	0	0	207
STANDARD LIFE INS CO OF INDIANA	\$ 31,571	0	0	0	207
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$ 4,735	0	0	0	207
STATE AUTO LIFE INSURANCE CO	\$148,080	0	0	0	207
STATE BOND AND MORTGAGE LIFE INS CO	\$ 7,632	0	0	0	207
STATE MUTUAL INSURANCE CO	\$178,311	0	0	0	207
STERLING INVESTORS LIFE INS CO	\$ 19,606	0	0	0	207
TRANS GENERAL LIFE INSURANCE CO	\$ 98	0	0	0	207
TRANS WORLD ASSURANCE COMPANY	\$ 90,266	0	0	0	207
TRAVELERS INSURANCE CO OF ILLINOIS	\$ 249,249	0	0	0	207
U S FINANCIAL LIFE INSURANCE CO	\$137,717	0	0	0	207

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COMPANY	(1)	(2)	(3)	(4)	(5)
	PREMIUM WRITTEN (5 YR AVE)	1992 COMPLAINTS	1992 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1992 RANKING (1 = WORST)
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$10,984	0	0	0	207
UKRAINIAN NATIONAL ASSOCIATION	\$1,748	0	0	0	207
UNIFIED LIFE INSURANCE COMPANY	\$118	0	0	0	207
UNILIFE INSURANCE COMPANY	\$15,611	0	0	0	207
UNION LIFE INSURANCE COMPANY	\$166,028	0	0	0	207
UNITED BENEFIT LIFE INSURANCE COMPANY	\$63,980	0	0	0	207
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$417	0	0	0	207
UNITED FAMILY LIFE INSURANCE CO	\$34,381	0	0	0	207
UNITED HERITAGE MUTUAL LIFE INS CO	\$5,469	0	0	0	207
UNITED LIBERTY LIFE INSURANCE COMPANY	\$8,552	0	0	0	207
UNITED NATIONAL LIFE INS CO OF AMERICA	\$12,513	0	0	0	207
UNITED PACIFIC LIFE INSURANCE CO	\$392,482	0	0	0	207
UNITED REPUBLIC LIFE INSURANCE CO	\$1,092	0	0	0	207
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$5,012	0	0	0	207
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$312,457	0	0	0	207
UNITED WORLD LIFE INSURANCE COMPANY	\$118,568	0	0	0	207
UNITY MUTUAL LIFE INS CO	\$9,568	0	0	0	207
UNIVERSE LIFE INSURANCE CO, THE*	\$14,012	0	0	0	207
USA LIFE ONE INS CO OF INDIANA	\$9,935	0	0	0	207
USAA LIFE INSURANCE COMPANY	\$2,319,633	0	0	0	207
USG ANNUITY & LIFE COMPANY	\$1,189	0	0	0	207
USLIFE CREDIT LIFE INSURANCE CO*	\$1,169,267	0	0	0	207
UTICA NATIONAL LIFE INS CO	\$369	0	0	0	207
VARIABLE ANNUITY LIFE INSURANCE CO	\$4	0	0	0	207
VASA LIFE INSURANCE COMPANY	\$74,417	0	0	0	207
VERMONT LIFE INSURANCE COMPANY	\$497,007	0	0	0	207
VOYAGER LIFE INSURANCE COMPANY	\$90,030	0	0	0	207
WESTERN FIDELITY INSURANCE COMPANY	\$22,277	0	0	0	207
WESTERN SECURITY LIFE INSURANCE COMPANY	\$275	0	0	0	207
WESTFIELD LIFE INSURANCE COMPANY	\$18,045	0	0	0	207
WILLIAM PENN ASSOCIATION	\$523	0	0	0	207
WINONA FINANCIAL LIFE INS CO	\$166,028	0	0	0	207
WINTERTHUR LIFE RE INSURANCE CO	\$433,415	0	0	0	207
WOODMEN ACCIDENT AND LIFE COMPANY*	\$446,579	0	0	0	207
WORKMENS BENEFIT FUND OF THE U S OF AM	\$304	0	0	0	207
WORLD SERVICE LIFE INS CO OF COLORADO	\$9	0	0	0	207
XEROX FINANCIAL SERVICES LIFE INS CO	\$244,494	0	0	0	207
ZALE LIFE INSURANCE COMPANY	\$2,023	0	0	0	207
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	\$1,464,907,280	629			